

# Nation's BUSINESS

DECEMBER · 1948



Before choosing any printing paper . . .

*Look at Levelcoat\**



Illustrated here is a typical use of

Levelcoat\*, not an actual booklet

### Look at Levelcoat... for brightness

It sparkles with brightness to the very fiber! Yes, that's literally true of Levelcoat\* printing paper—for the luster of Levelcoat begins with a blend of "brightness" fibers in the pulp itself. And over this basic body whiteness is a bright, white-coated surface which brings out all the brilliance in your finest printed piece—gives it the Levelcoat lift.

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IT PAYS TO LOOK AT LEVELCOAT

*Levelcoat\**  
PRINTING PAPERS



KIMBERLY-CLARK CORPORATION, NEENAH, WISCONSIN

Levelcoat\* printing papers are made  
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and Rotofect\*.

\* T. M. REG. U. S. PAT. OFF.

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# Nation's Business



PUBLISHED BY  
CHAMBER OF COMMERCE OF THE UNITED STATES

VOL. 36 DECEMBER, 1948

NO. 12

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SHORT CUT TO—

## Efficient Inter-Office Communication!



With Executone ... the modern electronic inter-com ... there are no hand-sets to fumble with, no dials to twirl, no batteries to go dead!

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Writing in the free booklet, *Money-Making Mail*, Dr. Aurner points out, "The real PAY is what you say." Then he helps you say the things that pay in second booklet, *How to Put SOCK in Your First Sentence*.

Eminent authority on letters, for 18 years Dr. Aurner was ranking professor of business administration at the University of Wisconsin—now heads our Better Letters Division.

Both booklets are ready for you—both free—write today. Please use your business letterhead. FOX RIVER PAPER CORPORATION, 2115 Appleton St., Appleton, Wisconsin.



## About Our AUTHORS

THE BALDING GENTLEMAN addressing the ball is **HENRY F. PRINGLE**, a newcomer to NATION'S BUSINESS, though an old hand at magazine writing. The photograph



is from his files and is all that is left of his golf game, which he abandoned in favor of trying to coax grass to grow on his Washington lawn. While he has had little luck in this agricultural venture, he has been eminently successful in his chosen

field—journalism, which he embraced after graduating from Cornell in 1920.

After seven years of newspapering on various dailies in New York, where he was born, Pringle became an associate editor of *The Outlook* and turned to free-lancing. Before he'd been on his own a year he had completed a book on Alfred E. Smith. By 1931 he had entered the charmed circle of Pulitzer Prize winners with a biography of Theodore Roosevelt.

When war came, Pringle joined the Office of Facts and Figures.

Early in the last year of the war Pringle was asked to make a survey of the Air Force historical units in England, France and Italy. The bomber groups presented no great problem because they stayed in one place long enough to be given the once-over. Not so the fighter groups. They proved to be as elusive as a cake of soap in a shower.

Closer to home and almost as difficult was the job of finding out how Americans are weathering inflation. To get the answer, he sifted through heaps of charts and statistics. Finally his picture was complete except for something on the poor rich guy. Nobody seemed to know how he was faring. So Pringle took the only course open—he went to a rich man and found out.

WHEN we asked **HELEN COLTON** to do a story for us about how mamma stacks up against pop as a business man, we thought she might have to go far afield to get the answers.

As it turns out, Helen didn't have to go much beyond her own front door. Most of the establishments mentioned in the article are well known to her. Her dad is in the cleaning and dyeing business. She buys clothes at the outlet shop run by the sportswear manufacturer and worked briefly as a book-keeper for the photo-frame manufacturer. As if that weren't enough, one of her employers had office space in the printing plant that learned the hard way about storing ink.

Helen, who is married to a short-story writer and lives in Hollywood, went to work as a cashier in a jewelry store following her graduation from high school. Then she became a secretary in a publicity office. From there she went into writing for various national magazines—mostly in the women's field, where she became an immediate hit.



ALL his life **GREER WILLIAMS** has been trying to dodge the confusion that attends his name. He started out in Detroit in 1909 as George Greer Williams and was quite happy until he reached grammar school. There he ran into trouble when the nurse found him disagreeable because he insisted that he was not the George Williams with the heart murmur. In high school he was accused of being the George Williams who cashed a bad check. In college he was confused with a professor's son of the same name who was killed in an automobile accident. Consequently, his by-lines, which began when he was a cub reporter on the Birmingham (Mich.) *Eccentric*, followed an escapist trend from George to George G. to G. Greer to Greer. Everything went fine until Greer Garson became famous. Now Greer finds himself a victim of his own manipulation for the postman frequently brings him letters addressed to "Dear Miss Williams."

In the journalistic world Greer started out as a sports writer and wound up a medical writer.

# NB Notebook

## In the retail stocking

ANOTHER new record is in sight for the gayly decked stores of the country as this Christmas shopping season begins. When the figures are in at the end of the month, retail volume for the year will reach the huge level of \$128,000,000,000.

Merchants and manufacturers alike will be satisfied, indeed, with these results. They would feel more comfortable, of course, if higher prices did not have quite so much to do with setting this record.

In their operations for next spring, which have already started, retailers will try to put more buying effort into the middle and lower price brackets to stimulate a healthier business. They believe they can run from five to 10 per cent ahead in dollar volume in spite of lower price tickets. They would be appealing to many customers who have been unable to find the values which their budgets permit.

## Business and professors

BUSINESS men want a bit more business in college courses, according to a two-year study made by the Society for the Advancement of Management. They believe the professors might add a few things that would count up nicely as preparation for a successful business career.

The idea, as explained by Elbridge Haynes, publisher of "Modern Industry" and chairman of the S.A.M. study committee, is not to make trade schools out of colleges because the need for broad cultural education was recognized. Thus, the vote of the 5,000 business executives queried gave first place to English composition, literature and public speaking. Economics came second and general accounting, third. In all, 23 subjects were suggested.

The S.A.M. report suggested that more business men serve as advisors in developing college courses and related activities. Of the 500 college faculty representatives questioned, some 83 per cent agreed that greater participation by industrialists would assist them in improving business education.

An interesting angle to this whole question is that, while business endowments keep so many of our institutions of higher learning in operation, business men are merely suggesting a few changes. In some countries they would be dictating the changes.

## Straw in price wind

FROM his long experience with the way prices usually behave, George A. Renard, who guides the National Association of Purchasing Agents, offers this little tip:

"When materials, particularly finished products, take the final or semifinal price jump, the distributor will offer to sell at lower prices than the manufacturer. His stock doesn't carry the final hike and his turnover often gives the first signal that it may be wise to unload."

In other words, the distributor sells his market short, gambling that the price of his merchandise or materials will be lower when it comes time to replace his stock. Some signs have already appeared of this operation and more are on their way, according to present indications.

## Attracting industry

STATE and community efforts to attract industry have multiplied since the end of the war, seeking to capitalize on the migration of manufacturers. They have also greatly improved since the days when the appeal to the migrants rested almost entirely on "cheap

...at the Greatest  
HOME Show  
on Earth!



No doubt where the greatest home show is. Small cities and towns! They contain 60% of all non-farm homes.

The more homes, the more home equipment. Small cities and towns account for 62% of America's appliance stores!

And **HOUSEHOLD** is the *only* big monthly aimed directly at this market!

Not only that. Even in this rich area, **HOUSEHOLD** hits the bigger homes (more housekeeping), the bigger families (more cooking, more washing). What a market for appliances!

Particularly when **HOUSEHOLD** urges these families to buy—regularly—with continuous, Idea-Planned editorials on new home equipment.

With such a potent combination—(1) the greatest home market, (2) the biggest home owners, and (3) articles that back up the ads—no wonder leading advertisers agree, "Success is a **HOUSEHOLD** word!"

## Bigger and Bigger!

- Present **HOUSEHOLD** biggest in history—most articles, most ads!
- Advertising revenue up 35% this year alone!
- Million dollars in new business since introduction of new format!
- More 4-color pages—reproduction second to none!
- And still this low cost per 1,000—\$2.40 for black and white, \$3.20 for 4 colors!

Capper Publications, Inc., Topeka, Kansas

# HOUSEHOLD

a magazine of action for small cities and towns

# 100 YEARS OF PROGRESS AGAINST Fire and Burglary

Your Business

## FIRE PROTECTION—THEN AND NOW



**A FANCY PAINTING** was expected by the business man of 100 years ago when he bought a safe to protect his records. Henry Mosler, who painted these safe doors, later became a famous artist, beloved for his familiar painting of Betsy Ross, sewing the first Stars and Stripes. And the Mosler family went on to make still better safes giving more and more fire protection.

**BUSINESS SHOWMANSHIP** of last century dramatized the record of Mosler safes in protecting many firms caught in the great fires of Chicago, Boston, Lynn and New York. Mosler delivery team of four matched white horses became famous symbol of the Mosler reputation for preserving vital records and preventing tremendous losses.



**4 OUT OF 10 FIRMS** never reopen after losing their records in a fire. But this leading Pittsburgh optician was able to resume his business almost without interruption after 1947 fire—because his 90-year records came through safe and sound in a Mosler A-Label Safe, where the ordinary steel filing cabinets acted like ovens.

**AT HIROSHIMA** this Mosler vault passed the ultimate test. It was found in operating condition amidst atomic ruins, having protected its contents perfectly. Modern Mosler Safes each bear a label of the Underwriters' Laboratories, Inc., certifying the minimum fire protection afforded—up to 4 hours on safes, 6 hours on vault doors.

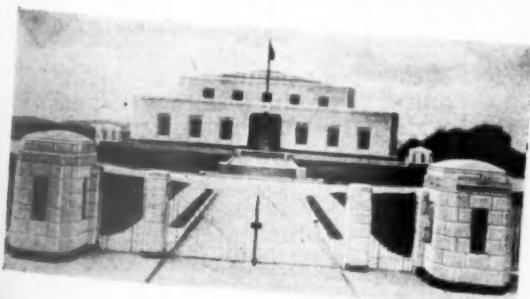
100 YEARS OF EXPERIENCE! 100 YEARS OF SERVICE!

# Future may depend on Mosler's Past

## BURGLARY PROTECTION—THEN AND NOW



**CRACKING A SAFE.** Then, as now, many business men made the mistake of leaving valuables in a safe designed primarily for fire protection. The Mosler Round Door Money Chest is designed for all-out burglary protection—perfected through the years to resist every type of mechanical attack by modern drills, torches and blasting methods.



**HIGHEST HONOR!** The United States Gold Storage vault doors at Fort Knox, Ky., were made by Mosler . . . and Mosler bank equipment is used in thousands of leading banks and insurance companies throughout the world.

Copyright, 1948 The Mosler Safe Co., 320 Fifth Ave., New York 1, N. Y.

### • A Mosler Safe Survey Free

Do you know how much protection you get from your present safe equipment? If it doesn't carry the proper labels of the Underwriters' Laboratories, Inc.,

then you can't depend on it in time of need. Let us give you an invaluable

Mosler Safe Survey without cost or obligation. A Mosler representative will make a thorough analysis of the protective needs of your firm and give you a simple, helpful report.

Don't wait for a test by fire or burglary. Write on your letterhead today.

# The Mosler Safe Co.

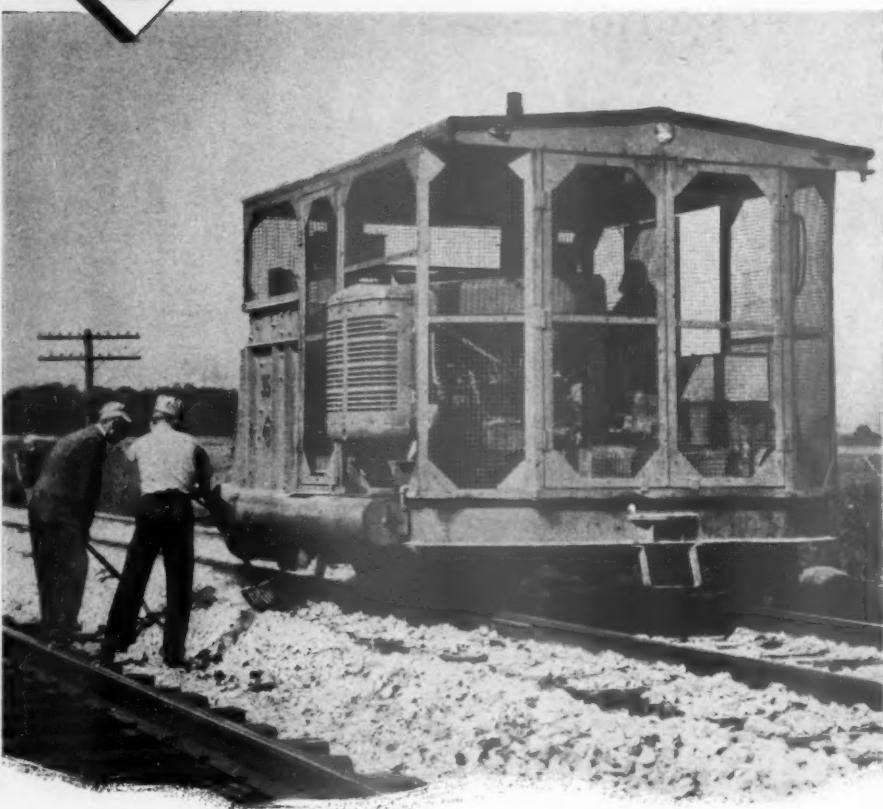
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Largest builders of  
safes and vaults in  
the world.

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protected  
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...Mark of PROGRESS in Railroading



## Thanks to the "Rolling Bird Cage"

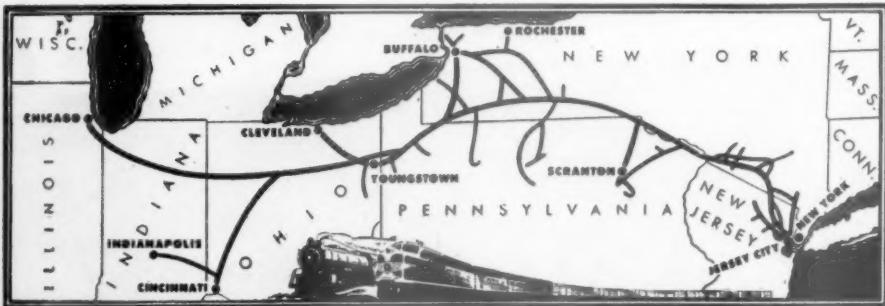
ANY RAILROAD MAN will tell you that the key to smooth riding for both passenger and freight trains is a well-maintained, stone ballast roadbed. So it's small wonder the Erie is proud of its main line, completely stone ballasted all the way from New York to Chicago.

Erie's "rolling bird cage" (properly known as a power ballast machine) is shown here helping to keep the roadbed in top condition. Working with a series of eight tampers that push the ballast under the ties and pack it down evenly for smoothest riding, this ingenious machine does the job faster and better.

Of course, the power ballast machine is only one of the important reasons for Erie's famed roadbed—one of the best maintained in all America. It does point up how Erie's progressive railroading works continuously and efficiently on the job of providing safe, dependable transportation for both passengers and freight.

## Erie Railroad

Serving the Heart of Industrial America



and plentiful labor" with a bonus of tax exemption tossed in.

The persuasion now favors factual advantages. In the case of the "New London Plan," that Connecticut city offers a "packaged" product—the services of a firm of industrial real estate brokers, a financing company and a nationally known industrial construction firm. The plant is built to order and paid for on a lease basis.

The State Development Commission is applying this coordinated plan to other cities in Connecticut. The start was made in New London because submarine construction ended with the war and created a surplus of skilled labor there.

### Private exports

FROM this point on there should be less complaint from exporters about getting side-tracked in European Recovery transactions. The trade tide is turning from subsistence items to reconstruction goods.

Up to mid-September private exporters obtained only 58 per cent of ECA purchases. A large share of the recovery appropriations went for agricultural products supplied through government agencies.

However, the major reason why private trade was side-tracked was the volume of so-called offshore purchases. As the National Foreign Trade Council explains, American exporters received indirect benefit because offshore countries received dollars with which to buy American goods.

### More grain, less meat

PRICE support for farm products is having one undesirable effect not usually included in critical comment. The Federal Reserve Bank of Minneapolis finds that farmers prefer to produce and market cash grain rather than to produce livestock and its products.

Many wheat farmers in the Minneapolis reserve district have elected to eliminate livestock entirely from their operations, the bank's economist reports. Many have moved into town as they can do readily enough once they have given up the care of farm animals. They also figure they make more money pushing output of grain at high prices and lower costs.

New crop varieties, increased machine application and improved soil management have greatly increased output. For example, corn yield in central Illinois jumped from 48 bushels in 1927-29 to 64.4 per acre in 1944-46. Man-hours per

acre were cut from 12.8 to 6.6. Wheat pushed from 20.7 bushels to 23.3 and man-hours dropped from 10.3 to 3.5.

#### Prices and output

THE question of cutting prices or cutting output was put bluntly in the annual report of R. H. Macy & Co., Inc., by Jack I. Straus, president. He wrote:

"Perhaps the great danger in the present situation is the attempt in some industries to maintain prices by curtailing production instead of lowering prices to stimulate demand. We believe that price revisions downward may well occur item by item as a result of consumer insistence and that a costly and disruptive general adjustment may thus be avoided."

Straus was referring to the curtailment instituted by New England textile mills. On certain types of cotton goods, however, all available warehouse space had been filled and supply pipelines were already overflowing. As one observer remarked, "What could they do but curtail?"

#### Customer building

ONCE it was remarked that Timken Roller Bearing Co. could equip each of its salesmen with a Rolls-Royce, a trunk locker full of champagne and a glorious expense account for the purpose of calling individually on railroad presidents, and barely match the sum it spent on national advertising. Why take pages in the big weeklies, when the message was designed only to reach a few score of customers?

P. J. Reeves, advertising manager of Timken, explains why. The big reason has been to create a great many customers for the few direct customers. "The whole policy of our national and trade paper advertising," Reeves notes, "is to help manufacturers who equip their products with Timken bearings to sell more of those products."

This year Timken used 212 national, trade and technical publications to carry 2,100 messages, and Reeves reports that customer building over the past 30 years has passed the stage of acceptance and is "rapidly reaching the point of actual demand."

#### Painless cost reduction

GOOD psychology is used in the cost-reduction program of one company cited by James O. Rice of the American Management As-



### take a look at the champ

Most taxpayers know—all water works men know—that cast iron pipe is the champion of all pipe used for water distribution mains—the longest-lived and the most economical.

Taxpayers are fortunate in that more than 95% of all water distribution mains in America are constructed of cast iron pipe—the pipe that serves for centuries.



Cast iron mains go on serving the public for generations after the bonds issued to pay for them are retired and forgotten—saving millions of tax dollars in avoided replacement costs and millions in maintenance costs. And cast iron pipe is equally thrifty in gas, sewerage and industrial service. Cast Iron Pipe Research Association, T. F. Wolfe, Engineer, 122 So. Michigan Ave., Chicago 3, Illinois.

This cast iron water main has served in the water supply system of Frederick, Md. for 103 years.

**CAST IRON PIPE**  
SERVES  FOR CENTURIES  
LOOK FOR THIS MARK IT IDENTIFIES CAST IRON PIPE

## MORE OPERATING CASH...

By using our Commercial Financing Plan many companies have the use of double or triple the amount of cash formerly available from their usual borrowing sources.

## CONTINUOUSLY...

That cash is available under a continuing arrangement. They can plan ahead with confidence. No worries about lack of adequate credit lines. No time spent on renewals or cleanup of loans.

## AT LOW COST...

They find our charges quite reasonable in relation to the substantial benefits they enjoy. Some find they would have to secure a rate of 4% per annum on a commercial time loan to keep the cost comparable.

**I**F YOUR BUSINESS does not have sufficient cash to operate efficiently now . . . if it is likely to be affected by the tighter money market . . . you should read our book "*A Better Way To Finance Your Business*." Phone or write today to the nearest Commercial Credit Corporation office listed below for your copy.

**COMMERCIAL FINANCING DIVISIONS:** Baltimore 2 • New York 17 • Chicago 6  
Los Angeles 14 • San Francisco 6 • Portland 5, Ore. . . and other offices in more than  
300 cities of the United States and Canada.



sociation. The concern hires a management engineer as a regular staff member and farms him out to any department upon request.

The engineer's report goes only to the man who suggested the cost-reduction survey. Not even a copy goes to his superior. The result is that the requests are freely made because the Big Boss gets no chance to "pin back" the ears of a subordinate.

### Bounceless checks

IF YOU are a stranger in town and want to cash a check, a new accommodation may be available. The Protected Check Corporation of America, is introducing its "Invisible Thumbprint Endorsement Plan" to banks and business houses. The plan was developed by Elwood M. Brooks, president of the Central Bank and Trust Company of Denver and formerly president of the State Bank Division of the American Bankers' Association.

The nub of his solution for taking the bounce out of checks, (whether the rubber is put in by a forger or just by a careless citizen) is the identification feature. The crook won't want to have his thumbprint and description on the check when the F.B.I. has 109,000,000 sets of prints. And the careless person will think twice, too.

The bank or business house displays a small emblem to guide the stranger in town. The cream used for the thumbprint leaves no trace on finger or check. But the company will run down the offender if there is any bounce in the chit.

### Metal skin

FRICITION and corrosion long have been studied in industrial laboratories. Alloys and improved lubricants have been contrived to reduce these twin sources of waste in material and energy.

Study of the metal crystal itself, however, promises exceptional results because a metal is a bunch of tiny crystals and the facets of each crystal behave differently. Prof. Allan T. Gwathmey of the University of Virginia reports that some crystal surfaces rust more rapidly than others and some wear out faster from friction.

At the University of Virginia a new method of study uses single giant crystals to measure the properties of a single crystal face. This research has revealed, for instance, that friction between two pieces of copper can show a fourfold difference depending upon the crystal face exposed.

► YOU HAVE A PARTNER in the White House. He needs your cooperation to do business. Just as you need his.

It's this simple:

The Roosevelt New Deal was financed on government credit. The Truman-Re-Deal needs a prosperous economy—and particularly a profitable industrial and commercial base.

Corporation taxes this year will total nearly \$13,000,000,000. That's 30 per cent of the federal budget.

A sharp cut in volume of income taxes paid by corporations would quickly create a big red deficit in the Treasury.

President Truman may cock the gun, but there's little chance he'll take pot shots at the golden goose.

He needs it too badly. More likely: He'll toss it a little corn.

► AMERICA'S NO. 1 SHORTAGE still is manpower.

Present indication: It will become tighter, not easier, as military forces, rearmament programs make additional demands on labor pool.

Which in turn indicates high level production, full employment, strong consumer demand supported by steady or rising payrolls.

Business failures increase, but other businesses absorb released workers as fast as they become available.

Which means there's little or no loss in aggregate payroll or production.

► THAT'S THE PRELUDE to fourth round of wage boosts.

Upcoming round will be granted with few, if any, serious strikes.

There will be roaring talk of—and accusing fingers pointed at—profits. But that will be stage stuff. Union leaders like profit, too. It gives them something to talk about.

Real factor is this: Industry will bid to hold its workers, possibly get more of them, just as it bids for any other commodity in short supply which it must have.

Industry will do its best to avoid shutdowns that could in few weeks wipe out year's profit potential.

And labor will be on its good behavior because labor legislation probably will be on floor of Congress during negotiation period.

Most likely range of pay raises: From 10 to 15 cents an hour.

► A ROSE BY ANY other name would smell much sweeter—to organized labor. That's why you can kiss the Taft-Hartley Act good-by.

## MANAGEMENT'S *Washington* LETTER

Less than a week after election President Truman told his labor advisers, union officials to prepare suggestions for revision of the Act. They'll also prepare new sponsors.

Unions want to get rid of law's name, closed shop ban and injunction provisions.

They also will ask elimination or drastic revision in provisions covering unfair practices of unions and members.

They would like, but will not battle long for, return of Conciliation Service to Department of Labor and elimination of non-Communist affidavits.

Outlook is for fairly moderate labor law, midway between Wagner and Taft-Hartley.

► THERE'S POSSIBILITY of budget surplus this fiscal year instead of widely predicted deficit.

Deficit was to result from Republican-sponsored personal income tax cut, effective in current year.

That cut was expected to reduce tax payments by \$4,500,000,000. But this guess was based on income figures of year ago.

Since then general business level (dollar-wise) has moved steadily upward.

Gross national product in 1947 was \$229,600,000,000. This year total will be about \$250,000,000,000.

This means larger payrolls, more taxes, higher excise collections.

Record-high corporation profits will pour money into Treasury in two ways:

Corporate tax bill this year will be about \$13,000,000,000, compared with \$11,300,000,000 in 1947.

Greater volume of dividends paid on these profits will add still more to tax stream.

Although Treasury slipped into cash deficit last month, here's a point to keep in mind: There's no withholding of corporation taxes. Much of these come tumbling in all at once in March.

They may turn present deficit into a surplus.

Surplus, or small deficit would have restraining effect on new tax law.

Either would make punitive tax, such as high excess profits levy, less likely.

Tax bill will not reach debate stage in Congress until April or May. That's

# MANAGEMENT'S *Washington* LETTER

only 18 months or so before House members face election.

► ARE YOU AMONG THOSE who long for return to normalcy?

Let's take a look at normalcy.

This year gross national product will be about a quarter trillion—\$250,000,000,000 to you. Corporation profits will total approximately \$20,000,000,000 after taxes.

In 1939 gross national product was \$90,000,000,000. Corporation profits were \$5,000,000,000.

► THERE'S A PAY RAISE in sight for stockholders, too.

Corporation profits after taxes in 1948 will be about \$2,000,000,000 greater than last year's.

In addition industry's postwar expansion and rehabilitation programs are more than half completed, with exception of utilities.

Which means retention of earnings to finance improvements will diminish, payments to shareholders rise.

Proportion of earnings distributed to stockholders dropped from 69 per cent in 1929 to 38 per cent last year.

► TRANSACTION ENGINEERING is department stores' newest department.

That's name applied to new drive to force down break-even point by cutting overhead.

Although department stores follow traditional markups, rising fixed costs and payrolls are squeezing the net.

Time-motion studies are aimed at increasing transactions per employe, behind scenes as well as on sales floors.

One big city store reports annual saving of \$145,000, mostly in payroll, by installation of \$80,000 worth of billing machinery.

Studies in warehousing seek best applications of labor-saving mechanical aids such as fork lifts, pallet piling.

Training schools for sales personnel are expected to result in coverage of more customers by fewer salespeople.

Some stores plan experiments with self-service departments.

► WHAT'S HAPPENING to department stores sometime will happen to you. Era of shortages in consumers goods is about

over. As supply catches up with demand, price again becomes a sales factor.

And price-created buyer resistance is developing on two levels: Among stores' buyers as well as among their customers.

"We just don't talk with salesmen who say their lines are going up," comments one merchandiser. And New York furniture retailers last month threatened to boycott bedroom suite makers who increase prices.

What happens when supply catches up with demand is demonstrated by soft goods lines.

Textile mills on reduced work schedules send stores goods for January white sales at cut prices.

Break in men's clothing prices now reaches into next summer's trade, with lower prices on light weight suits.

► INDEPENDENT RETAILERS attempting to hold price line by narrowing their margins teeter close to break-even point.

This absorption is demonstrated by Bureau of Agricultural Economics.

Bureau's figures show retailers' margin on farm food products has dropped from 24 per cent in 1945 to 13.7 per cent last year.

It takes tremendous volume to make a profit on that narrow a margin. Few small outlets can do it.

Suppliers notice slowing of payments, refuse some business unless it is on cash basis.

► WESTERN EUROPE is recovering economically with startling speed.

That's informal view of top level government official, as yet unsupported by statistics.

Speed is attributed in part to organization of effort resulting from Marshall plan assessment of needs and conditions, plus ECA aid.

Comment of Eugene V. Grace, Bethlehem Steel chairman, tends to support official's view.

Grace points out that as European steel output rises, U.S. exports of steel drop, and concludes that "Real demand for our steel may not be as large as many people think."

U.S. national defense program on scale presently planned will require relatively little steel, Grace contends.

Over-all drop in U.S. exports may be sign that Europe is meeting greater part of its own needs than was anticipated.

► WORLD'S STRONGEST BIDDER for men and materials is about to enter the dwelling construction market.

It will take a year to complete first shelter under Administration's promised

low-cost housing program, construction men estimate.

But the promise of Government-sponsored activity in the building field will support material and labor levels.

Probable administration program: Slum clearance, subsidized owner-occupied housing in labor areas, subsidized farm dwellings.

Congressional discussion probably will delay final enactment until mid-year.

Then comes establishment of administrative agency, land assembly, drawing of plans, letting of contracts.

Meanwhile builders who find edge gone off the shortage of privately-financed housing plan to tailor dwellings to fit lower price tags.

Emphasis will be on cheaper types, elimination of built-in equipment, fireplaces; fewer hallways, more precutting, preassembling.

► **VOLUME ISN'T ALWAYS** the road to profits.

Stock fire insurance companies have been setting records in volume of business—and losing money on it.

Value of real property: commercial, industrial and residential, has doubled since prewar. New building has brought more and more business to the insurers.

But fire losses, both in frequency and value, have jumped faster than rates.

Until this year, that is. Losses still rise, but rising premiums finally have passed them.

So stock fire insurance companies will make money, for first time since 1944.

Fire insurers have this problem:

In times of extremely high industrial activity, plant housekeeping slips. Fires from carelessness rise.

When business is dull there's less bustle, more time for housekeeping. Fire losses diminish.

But when business is very bad, super-carelessness develops. Losses skyrocket.

► **FEDERAL BUREAU CHIEFS**, too, are looking for sharper ways to anticipate election results.

Most of them guessed wrong, had Republican axe in mind when they prepared budget requests filed before election.

► **GOVERNMENT STATISTICIANS** as well as those in business wonder about public confidence in poll results.

They're afraid all figures based on sampling technique may be questioned.

Bureau of Labor Statistics uses sampling to arrive at its figures on employment, wages, price indexes, cost of living figures.

Census Bureau uses them for its labor

## MANAGEMENT'S *Washington* LETTER

force report. Government statisticians claim their techniques are less subject to bias than are those used by public opinion samplers. No emotion, they say.

► **THERE'S ALWAYS CHANCE** that President Truman was elected near the top of a cycle, as was Hoover in 1928.

If that should prove to be the case, economic problems he has attacked may not stick around long enough for him to solve them.

Ten per cent drop in sales, for example, would exert enough downward pressure to take care of price problems.

And a comparatively few men looking vainly for jobs would hush the cry for higher wages.

► **NORMAL TURNOVER** has brought a lot of new management to American business in past 10 years.

And that part of U.S. business leadership has never experienced any but a rising market.

Materials in process of manufacture, goods in process of distribution have been rising in value almost constantly during 10 year period.

Which has made their handling profitable.

But how smart, efficient, would this segment of management be without this element? Inventory profits may have been covering many mistakes in judgment, much poor management.

Markets are leveling rapidly in consumer goods lines. Will you be able to show a profit in a level or downward slanted market?

► **BRIEFS:** Retooling for new models will cost Chrysler Corporation about \$80 per car (twice prewar) produced in 1949....

Normalcy note: Personal aircraft deliveries this year will total 7,500, about same as in 1939. Compares with 32,000 in 1946....At its present 21½ cents a pound, lead sells for more than four times 1939 price while other metals are up average of 83 per cent....

American Bakers Association will spend \$750,000 on sales promotion to maintain volume next year. That's double this year's expenditure....Steel production in first nine months this year was 64,987,478 tons—98 per cent of full year in 1946.

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whole National installation in the first year! Today's high costs of delays and overtime make mechanization as essential in the office as it has long been in the plant. Ask your local National representative to study your setup, and report the savings you may expect from the use of correct modern accounting tools.

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# TRENDS



## OF NATION'S BUSINESS

### *The State of the Nation*

THE Eightieth Congress was sharply, and on the evidence convincingly, denounced by President Truman as "do-nothing." This does not mean that the responsibility of the new legislature to the electorate is merely a matter of writing more laws.

Dissatisfaction with existing laws obviously played a large part in the decisive verdict handed down by the voters on Nov. 2. The Taft-Hartley Act is a case in point. Justly or unjustly, wisely or unwisely, there is a strong demand that it be revised. Mr. Truman recognized and indeed stimulated that popular demand. Here is a pertinent illustration of the fact that representative government continuously demands not only new laws, but also the review and revision of those already on the statute books.

If government is to remain representative, the need for review of existing legislation is constant. But it is particularly pronounced whenever a national election changes the political character of the lawmaking body. What the people presumably want, when they change their representatives, is a change in the character of the laws those representatives make. This may mean that new laws are wanted. It certainly means a desire for the review of some laws already enacted.

When control of the Administration is changed, as well as control of Congress, the desired review of policy is always forthcoming. Governmental functions are given a thorough re-examination. To facilitate this, a new President appoints a wholly new Cabinet and reviews the direction of

executive agencies even when there is no change of top personnel.

The magnitude of Mr. Truman's personal triumph may be expected to emphasize that the country now actually has a new Administration. Its label and its philosophy continue to be democratic. But the President no longer holds office as the running mate of a deceased leader. Mr. Truman's inauguration will symbolize his election in his own right. From now on he will direct his own Administration, not as a trustee but as an executive with a clear popular mandate.

• • •

The change in the Congress is most apparent, because it has altered from Republican to Democratic leadership. The change in the presidency, from President Truman as Roosevelt's political heir to President Truman as the people's choice, is not less real. The change in the third coordinate branch of our Government is more subtle. Outward alteration in the Supreme Court—of whose nine members only two are at present Truman appointees—will be slow. Nevertheless, as Mr. Dooley asserted long since, the Supreme Court also will follow the elections.

Reconsideration of its vital role in our political structure is indeed as important a postelection duty for the Supreme Court as for any other agency of government. Congress interprets the will of the people. The Supreme Court interprets the will of Congress in the light of the Constitution. Consequently the Court, as well as Congress,



He doesn't know he's  
reaching for an accident

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must stand ready to modify its governmental role after the people have spoken. It is not from opportunism, but in accordance with the principles of representative government, that "the Supreme Court follows the elections."

The necessity of a revaluation on the part of the Supreme Court is to the fore at the moment because of the general uncertainty rising from the majority opinion in the Cement Institute Case, as handed down by Justice Black on April 26 of this year. Before the election, Congress had arranged to "inquire into the impact" of this decision. This inquiry is no less imperative now.

Under both Democratic and Republican majorities, Congress has steadfastly refused to declare the basing-point price system illegal, in spite of strenuous efforts by the Federal Trade Commission to obtain legislation to that effect. Nevertheless, in the Cement Institute Case the Supreme Court at least inferentially approved a quasi-legislative price-fixing power for the FTC, even though Congress has never delegated that particular power to the Commission and has, indeed, specifically refused to do so. The freedom of this executive agency to act as it pleases was emphasized by the Court's assertion that "the Commission has a wide discretion generally in the choice of remedies to cope with trade problems entrusted to it by the Commission Act."

A wide discretion for an executive agency controlling business operations inevitably means a wide uncertainty as to what is and is not permissible on the part of business management. The greater the administrative discretion, the greater the immediate managerial, and the ultimate public, uncertainty.

Mr. Justice Burton was appointed to the Supreme Court by President Truman. So it is the more noteworthy that Justice Burton's dissenting opinion on the Cement Case was so sharply critical. He argued that in overruling the Court of Appeals, the Supreme Court "had neither reversed nor directly passed upon the principal conclusion of law reached by the court below."

In other words, the Supreme Court in this case was not dealing with matters of law, but was in effect neglecting the strictly judicial function to proclaim that we have reached a stage where there are not necessarily any effective limitations on the powers of executive agencies.

• • •

However restrained the powers with which it starts, the very nature of an independent agency tends to force a steady extension of the initial jurisdiction.

Once the salaried personnel is appointed, the investigatory work initiated, the legal staff organized, the desire to make a showing follows inevitably. Something must be accomplished to fill out the annual report, if for no other reason.

And the more competent the agency, the less likely it is to limit its own initiative.

This incentive is strengthened if the Courts say, in effect, that the independent agency should be the judge in its own cause. In the Cement Case, Mr. Justice Black argued persuasively that: "Congress, when it passed the Trade Commission Act, felt that courts needed the assistance of men trained to combat monopolistic practices in . . . antitrust litigation."

What the Supreme Court opinion omitted to say is that specialists in this field may easily let their zeal for prosecution outweigh their interest in abstract justice. The majority opinion did not attempt to prove monopoly in the cement industry. It did say, in effect, that decision on this point should be left to those "trained to combat monopolistic practices."

To the student of government, this comes perilously close to an abrogation of the judicial function. It gives substance to the charge that a government of laws is becoming one of men.



The theory of representative government is very simple. It is that duly elected representatives of the people shall have the power to pass laws, or to repeal laws, in accordance with the popular will at any given time. There may be certain Constitutional restrictions on the validity of legislation, as in this country, or there may be no such restrictions, as in Great Britain. But, for the purpose of the present argument, that distinction is secondary.

What is not secondary is the freedom of the legislative body to alter or repeal a statute, with the same authority that commanded the original enactment. Nobody has ever argued that representative government prevents legislative mistakes. But if the legislative process is not cut off—by the growth of administrative law—such mistakes can always be rectified. A classic example of legislative reconsideration in our country was the repeal of a law—the Prohibition Amendment—which had actually been made a part of the Constitution.

Representative government is obviously impeded—and may be very seriously injured—if the powers delegated to administrative bodies are not subject to periodic legislative review. This review may not result in any contraction of delegated powers. It may, in any particular instance, result in their expansion. The point is the absurdity of having the Courts define the intent of the Congress, when the Congress is present and able to speak for itself.

—FELIX MORLEY

# *Do you have a V.P. in charge of losing money?*

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THE MARK OF SUPERIORITY  
IN MODERN BUSINESS MACHINES

# The Month's Business Highlights

**B**USINESS activity was not disturbed during the late political campaign. Although the election of Governor Dewey had been so generally taken for granted, when the unexpected happened, business adjusted itself to the new situation. In the meantime, most business men have reminded themselves that there is no necessary connection between what candidates say in the heat of campaigns and what it is possible to do afterwards.

It also is known that President Truman's New Dealism is not very profound. It was the New Deal element in the party that went to such pre-convention extremes in efforts to displace him as the Democratic candidate. No attempt will be made by the Administration, many believe, to make it tough for business. If the New Deal element in the party is wise, it will not attempt to cash in on the victory by trying to get all it would like to have. More than that, there are plenty of Democrats who are determined to preserve the fundamentals of free enterprise. Many others believe Mr. Truman, who hardly will be a candidate in 1952, will act with restraint and moderation at a time when civilization itself may be in the balance.

## Full Speed for Business

Business as a whole has been going at full tilt and promises to go full tilt throughout 1949. This is insured by the flood stage of the income stream. Farm income may decline somewhat. It will decline less, however, than most persons expect. Even if it does go down substantially, the farmer still will be in a position to spend just as much as he has been spending. Farmers have been saving half their income. They have that backlog to draw upon or they could continue to spend at the 1947 rate simply by reducing current savings. During the late war farmers showed much better judgment than in World War I. They have refrained for the most part from speculating in land. Instead they have reduced their indebtedness decidedly. They are in a good position to stand a drop in income.

More stable prices for agricultural products are foreseen for 1949 because of price supports. An occasional flurry in meat prices does not mean much. Sometimes farmers sell when they are expected to hold and fatten. The general level of meat prices is certain to stay up. There will be



more hogs next autumn but a good many farmers decided to sell their corn rather than take chances on hogs. As a result the amount of pork available late in the year may not be as large as some expect.

Although the index of production will fall a few points short of the 200

mark in December, industrial output has increased 80 per cent since 1939, which is nothing short of remarkable performance. The high level of output which has been maintained throughout 1948 is reflected in the increased availability of most manufactured articles. The metals constitute about the only group where the pressure of demand has increased rather than decreased. This is in the face of long sustained operations at a high percentage of capacity. Iron and steel production went below 200 on the index in only one month in 1948. High production and fabricating rates have been maintained in copper, lead, zinc, aluminum and tin, but it has been impossible to keep abreast with the needs of the automotive, petroleum and car building industries and of the preparedness program.

## Prices Leveling Off

Wholesale prices struggled falteringly during 1948 to keep up their tendency to rise. While they are getting through the year at a slightly higher average level, the contrast with 1947 is significant. Wholesale prices rose 18 per cent in 1947. The average of increase for 1948 will be less than three per cent, Federal Reserve and Bureau of Labor Statistics calculations show. The tendency to weaken at the year's end leads some to think the crest of the postwar rise has passed.

In September wholesale prices were about 70 per cent more than the 1926 average and one per cent higher than the record figure of May, 1920.

It was sagging prices of farm products that had most to do with pulling down the average. Chemicals helped. Textile products showed little increase. The prices that showed the greatest rise were those in the metals and metal product group. Building materials and fuel made their contributions. Broken down, the more far-reaching advances were in hot rolled sheets, steel scrap, zinc, lead, copper and tin.

The selling price of electricity has remained practically constant, despite the increases in coal prices, freight rates and petroleum products.

While the average of textile prices was main-

# BLITZ BUGGY

FOR AMERICA'S UNDERGROUND ARMY



**The old-time mine mule** has long been turned out to pasture—and you're looking at a reason why. This low-slung monster is a mine shuttle car or "buggy," as the miners call it. Electric powered, with explosion-proof motors, it trundles 7-ton loads of coal from the mine working face to the underground railroad. A shuttle car like this costs \$11,600 at today's prices!

Expensive machinery like this is just part of the program of progressive mining in which coal never feels the bite of a man-powered shovel. It is designed to cut down manual labor for the coal miner, while increasing his output. Today, more than 91% of all bituminous coal mined underground is mechanically cut... about 60% is mechanically loaded... only about 4% is mined by pick and shovel.

Modern mine management has made great strides in improving working conditions for the miner—both above and belowground. For example, America's coal mines are now twice as safe as they were 40 years ago on the basis of man-hours worked—and more than four times safer on the basis of tons mined.

Thanks to huge investments in mechanized equipment, and to skilled management and keen competition within the bituminous coal industry, America's coal mines are now the most productive on earth—and pay their miners higher wages than are paid by any other major industry.

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tained by the increases in synthetic fibers, cotton print cloth had a bad year. Higher wages and the advance in freight rates increased costs faster than the price of cotton declined. In lines such as cotton textiles, where production seems to have caught up with demand, prices were not reduced enough to increase consumption. Some are of the opinion that curtailment of production will precede price reductions in many industries. Dairy products and poultry prices will continue to show more resistance to price declines.

### Politics Blame Markets

Investigation of speculation in commodities probably will be continued in the new Congress. The select committee died with the last Congress but the subject may be pursued in the House by an agricultural subcommittee. Apparently it pays political dividends to blame the commodity markets for any unusual rise or fall in prices. Sight frequently is lost of the fact that commodity markets perform an absolutely essential function in the large-scale distribution of basic products.

Buyers and sellers of staples must have a place to go to fill their needs. The word "commodity" means a product adapted to wants. Commodity exchanges also promote better grading and the adoption of universal standards. They make quotations accessible to the public and otherwise facilitate the marketing of commodities. They have developed techniques whereby purchases and sales can be made of commodities to be delivered later.

That is a legitimate and useful function. It enables producers to know in advance what they will receive for their crops and allows purchasers to hedge against a rise in prices by selling short what they buy long. That is not speculation. On the contrary, it removes the speculative element from the purchase or sale of goods needed in the everyday conduct of business.

It is true that commodity markets are used for pure speculation.

Many units of commodities sometimes go from one owner to another on paper, with no direct connection with business needs or even the existence of the commodities.

The effect on prices of speculative activities is greatly exaggerated. In fact, some good results in guaranteeing an active market. Speculation may, at times, accentuate the ups and downs of prices but only rarely does it do definite harm. It may carry price changes to greater extremes but the effect of speculation on exchanges is not a major matter of concern.

Large earnings have had relatively little effect on stock prices. Corporate profits, after taxes, have increased by a third. While inadequate depreciation allowances make profits look larger than they really are, equities have been built up

from retained earnings. The debt structure in relation to equities is smaller than at any previous time. All of this would indicate an upturn in the demand for stocks especially from those who have paid through the nose for switching to bonds in 1946. The possibility of war has some depressing effect, but the experience during the last war indicates that even with excess profits taxes, corporations had fairly good profits.

Department store sales keep forging into new high ground. The index has been over 300 since April. The 1947 average was 286. Most observers thought that figure certainly was the peak. In fact, they thought the 1946 average of 264 never would be exceeded. Even the most irresponsible optimist would not have dreamed that an increase of 200 per cent over prewar sales was possible. Sales in the South have increased more than 300 per cent.

### Business Hopes for No War

Foreign countries may see in the election a confirmation by the people of United States foreign policy. Were it not for the inexcusable attitude of Russia, the United States would be in a position to lead the world to a higher plane of prosperity. It may do it in spite of the Soviets but the constant threat of war is the major obstacle in the path of business.

While Russia is as arrogant as ever, there is increased evidence that the Kremlin is eager to avoid war. Business is acting on the assumption that war in the immediate future is unlikely and that short-term prospects, at least, are favorable in nearly every line of endeavor.

Some shift is noted in the attitude of business men toward war. Regardless of opinion to the contrary, there is no segment of the population more opposed to war than is that composed of those who engage in industry and commerce. War causes instability and uncertainty with which it is difficult to cope. Even more distasteful and disruptive are the inevitable controls. It is apparent, however, that our economy cannot stand a long drawn-out period of preparing for war which would include a lend-lease program. Rather than continue indefinitely the present state of uncertainty, sentiment for a showdown is developing in the business community, as well as everywhere else.

Production in western Europe is exceeding estimates. The interchange of goods among those countries is accelerating. That exports are increasing is shown by the demand for shipping at all principal continental ports.

—PAUL WOOTON



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# Washington Scenes

**N**ATURALLY, the big question in Washington now is: Where do we go from here?

The answer is, in the direction we have been going for a long, long time—down the middle of the road, with a mild veering to the left. That won't satisfy the reactionary, and it certainly won't satisfy Henry Wallace, but that's the way the political compass seems to point.

The people who ordained this, who gave President Truman a new, four-year lease on the White House and a Democratic Congress besides, were the voters at America's whistle stops.

It was these people, located largely in the Midwest, who really put "Harry" over.

If it had been labor—as has been widely claimed—then Mr. Truman would have carried industrial states like New York, Pennsylvania, New Jersey, and Connecticut. These states, once Roosevelt strongholds, all went to Dewey.

The really astounding thing was that Governor Dewey lost so many of the states he carried in 1944, notably Ohio, Wisconsin, Iowa and Colorado. If somebody knew why this happened, and why Republican areas elsewhere failed to come through, then he would have the key to the riddle of 1948.

## Better Barnstorming

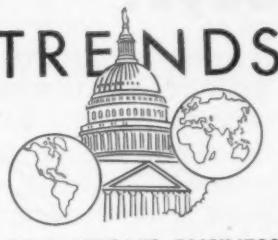
My own hunch now—I guessed wrong on the election, along with 99 per cent of my colleagues—is that President Truman did a better job of barnstorming than Governor Dewey. He was especially effective at the whistle stops, where he talked to the people in their own language about such down-to-earth things as food, shelter and something for a rainy day.

Mr. Truman's language was often rude, even shocking. It was meant to be, and it eventually had an impact on those who turned out for him in the small towns. The result is that this much-scarred Missourian stands before the world today, no longer merely the heir of Franklin D. Roosevelt, but a popular leader in his own right.

Where does he propose to take the country now, assuming that he and the Eighty-first Congress get along? Perhaps the best way to find the answer is to pass up the recent campaign oratory and try to get at Mr. Truman's basic political orientation. He outlined it back in 1945 in a Washington's Birthday speech in his home state, saying:

"I like to think of our own State of Missouri as

## TRENDS



### OF NATION'S BUSINESS

situated near the heart of America and politically—like its physical counterpart—just a little left of center. . . .

"Bitter experience has taught Missourians that it is disastrous to permit either radicals or reactionaries to control our political affairs. Today Missouri acts as a strong anchor for our Ship of State."

Allowing for the changes that three and a half years in the White House bring in a man, Mr. Truman is pretty much the same as he was in 1945. He was a New Dealer then, and he's a New Dealer now.

• • •

If Governor Dewey had been elected President, many writers would be describing him as a New Dealer, too.

Governor Dewey was accused in his campaign of dealing in lofty platitudes. His lieutenants frankly admitted that there was a good deal of truth in this. Their argument was: Why embarrass yourself with commitments when you've got the election in the bag?

The fact is, though, that Dewey committed himself to a good many things—enough, certainly, to lead many reporters on his train to put him down as a G.O.P. New Dealer.

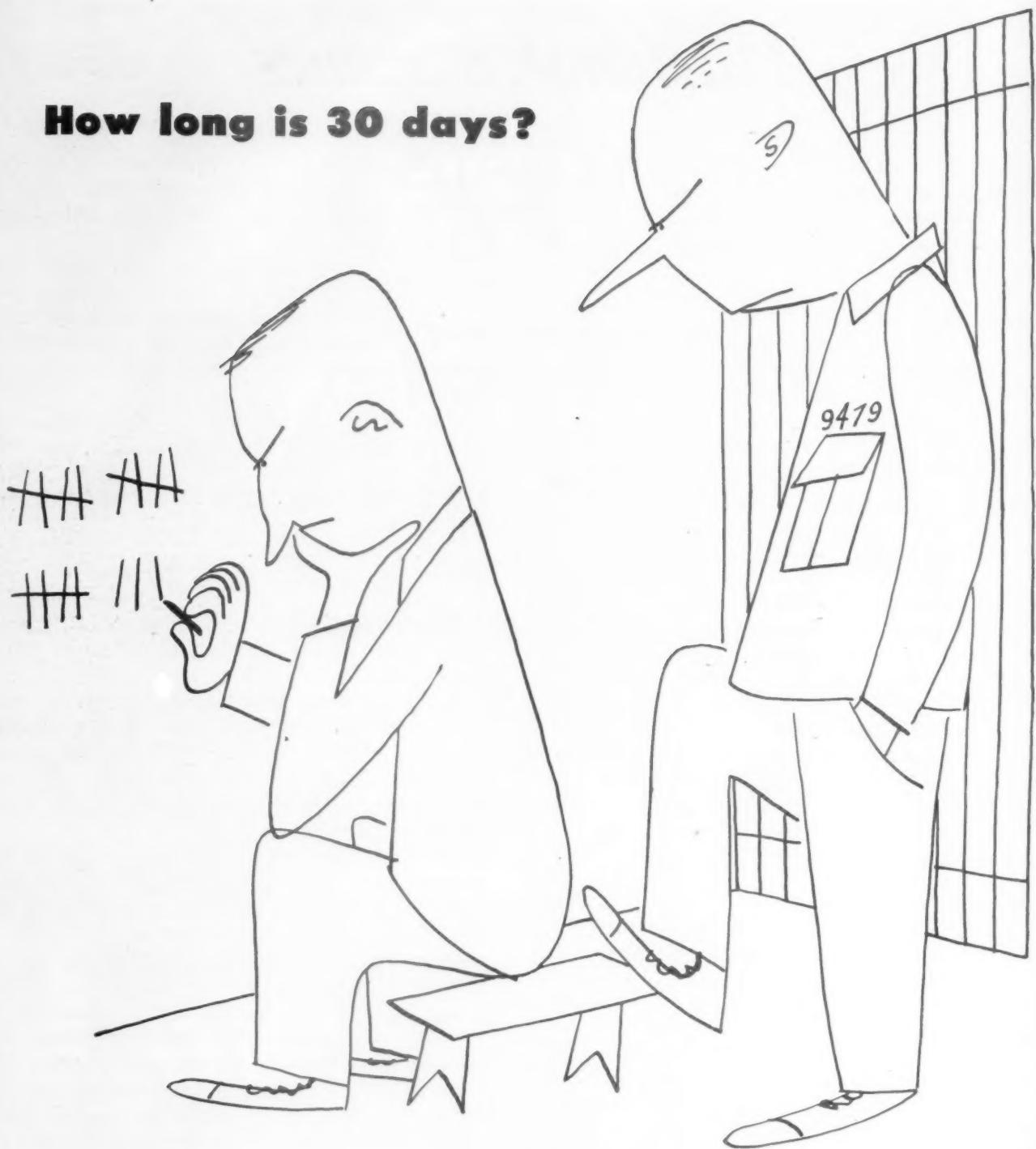
He was for development of the West, by the use of federal money to harness the waters in that region for power, irrigation and reclamation. He promised to outdo the New Deal in pushing rural electrification. He was for the price-support program for farm products. He was also for a higher minimum wage and for extending the benefits of the Social Security System. In short, he was a Big Government man, who sincerely believed that all these things would make for a better and more productive America.

## Changes in Labor Law

The sharpest clash between Dewey and Truman—aside from that about competence and leadership—came on the Taft-Hartley Act.

The New Yorker endorsed the Act, but he also said that, if time showed the need of changes in it, he would be in favor of changes. His principal argument in this respect was that he was a better friend of labor than was his rival. He sought to prove it by recalling how Mr. Truman once proposed to draft the railroad workers.

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Mr. Truman, for his part, advocated outright repeal of the Taft-Hartley Act. It should be noted, however, that he did not advocate the outright revival of the Wagner Act. Neither did the Democratic platform.

Right now, pro-labor officials in the Truman Administration are worried. They fear that some union leaders, exultant over the election, will go too far and again outrage American public opinion. They are quietly passing out the word that labor had better watch its step.

That calls for a look backward. It is pretty much forgotten now, but one of Mr. Truman's first big headaches as President was the rash of strikes in the days immediately after the war.

In October, 1945, when strikes were exploding all over the country, the Chief Executive went to Gilbertsville, Ky., to dedicate a TVA dam. After reading an innocuous speech prepared by a ghost, he put aside the manuscript and voiced what really was on his mind.

"Now let's all go home and go to work," he said. "Cut out the foolishness and make this country what it ought to be—the greatest nation the sun ever shone upon."

About this time, Mr. Truman proposed a new labor law. If my memory is correct, it called for mediation and a cooling-off period in dealing with threatened strikes. It was the mildest kind of proposal. Nevertheless, some labor leaders were furious. They decided then and there that, from the standpoint of their own interest, Truman was no Roosevelt.

These things are recalled simply to point up something that ought to be clear to both business leaders and labor leaders by now: Harry S. Truman honestly is concerned about the "little fellow," but his first concern is the welfare of the country as a whole. Let somebody imperil that and there's going to be hell to pay.

• • •

Some of the analyses of the election outcome, it is felt here, were not quite fair to Mr. Truman. For example, it was said that he had won simply because the late Mr. Roosevelt had paved the way for victory. One columnist said that Truman benefited from the coalition that Roosevelt put together, completely overlooking the fact that this coalition had fallen to pieces when Wallace in the North and Thurmond in the South had ganged up on him.

There also was the fact that Truman had carried states that Roosevelt didn't carry in 1944.

How did he do it? They probably will be arguing about this for many a day, blaming it on prosperity, on the poll-takers, the Republican stay-at-homes, and so on. Personally, I like something that was said by C. E. Wilson of General Motors. He said, a day or so after the election,

that Mr. Truman was a "good technician."

That's just an industrialist's way of saying that the President was a good politician.

At any rate, the election has solved one baffling mystery. Some of us, whose business it is to travel with Mr. Truman, had seen him win the wildest acclaim in Mexico City, Ottawa and Rio de Janeiro. Why was it, we wondered, that he couldn't wow the people at home.

The answer was, of course, that he had never really shown himself to the people at home. He had done some traveling in this country, but it was usually by plane. His friends had been urging him to give his fellow Americans a close-up. Finally, in June, he got aboard his private car and headed for the West Coast.

Many in the crowds, seeing him for the first time, were pleasantly surprised. Their earlier mental picture of him, gained from photographs and newsreels, was of a gray, colorless little man who was reputed to be over his head in the presidency. Now they saw one who was vigorous and confident, a ruddy-faced man with a flashing smile and a wholly unsuspected ability as an orator, so long as he was being himself.

His frankness was astonishing.

"I am coming out here so you can look at me and hear what I have to say," he would tell the crowds. "They have been telling you a lot of things about your President—that he doesn't know what goes on; that he can't handle the Government. It seems to me that it has been run pretty well for the past three years."

It was on this trip that he found his major issue—the Eightieth Congress. He blasted it from one end of the country to the other, and he did the same thing all over again when he made his second big swing in September. Some people—especially newspaper editors—were convinced that he had made a mistake. In criticizing the Congress, they pointed out, Mr. Truman really was criticizing the people who had elected the Congress. What actually was happening was that the people were beginning to take a good look at Congress. What about the President and his own prospects? Did he really believe all the time, in the face of the polls, the forecasts and the 15-to-1 odds, that he would be elected?

An intimate friend of his saw him in New York a short time before the election and asked him for the low-down. Did he really think he could win?

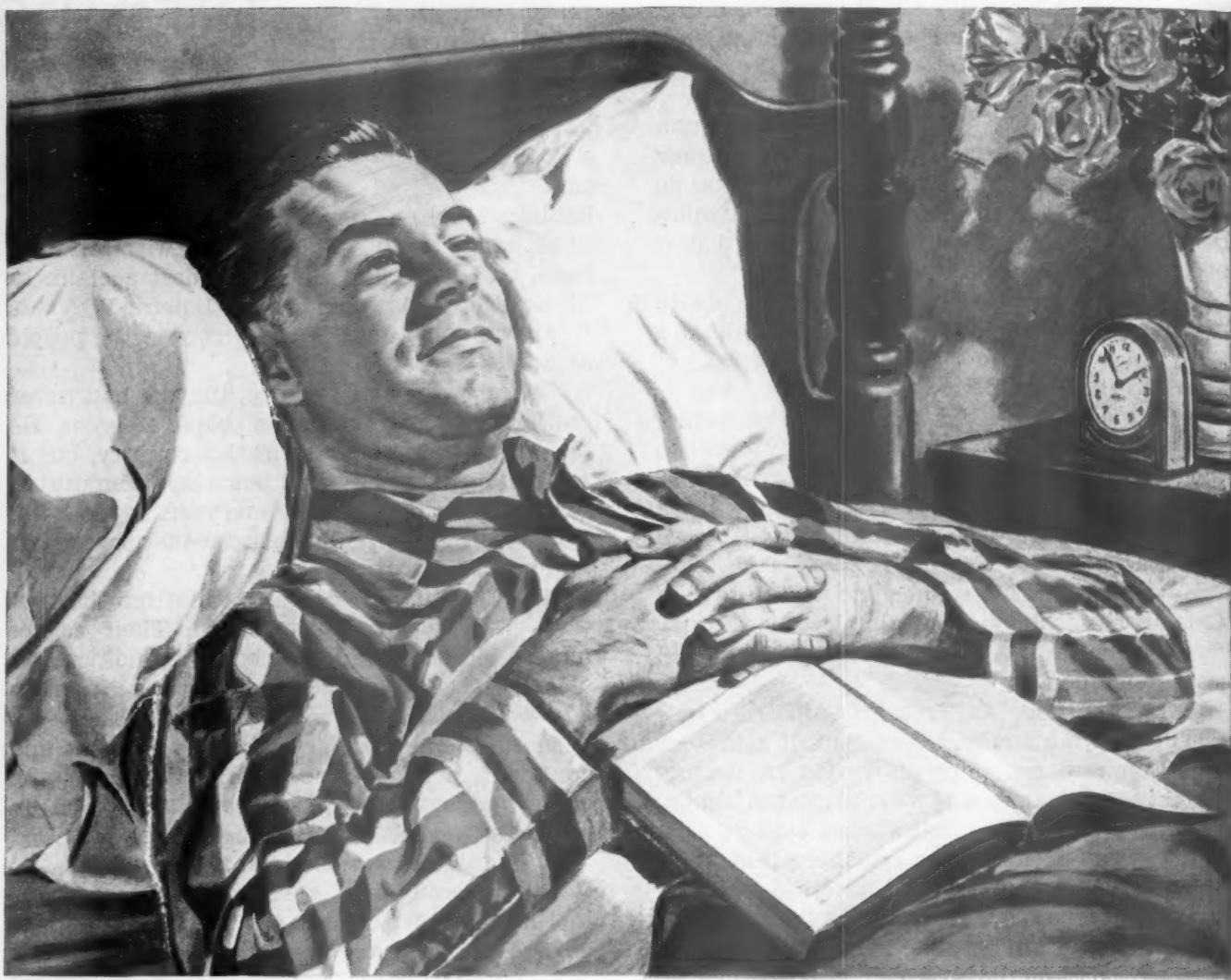
"Yes," came the answer.

"Why do you say so?" asked the friend.

"Because I'm right," said the President.

—EDWARD T. FOLLIARD





## What is Sam Walker thinking?

**A** WHILE AGO, Sam slipped and broke his leg.

He didn't do it on the job—but his case is covered by the insurance his employer carries.

Now, during the time he's laid up, what's Sam thinking?

*Because his claim has been sympathetically handled*, Sam is being reminded once again that his employers are pretty good people to work for.

He's grateful to them for the financial aid provided by insurance, which

will keep medical bills from piling up, and which will help pay the grocer and the rent while he can't work.

And he'll remember the assistance he got when he goes back to work.

What Sam thinks is vitally important to his employer today. And one of the things which determines what his attitude will be is the skill with which claims like this are handled.

We can show you how The Travelers—which handles half a million

employee claims yearly, which helped pioneer group and compensation insurance, which handles group and compensation insurance for more concerns than any other company—can make your employee insurance work effectively for you in producing better employee relations.

For the full story, simply call your Travelers agent or broker.

The Travelers Insurance Company, The Travelers Indemnity Company, The Travelers Fire Insurance Company, The Charter Oak Fire Insurance Company, Hartford, Connecticut. Serving the insurance public in the United States since 1864 and in Canada since 1865.

**On all forms of Employee Insurance, you will be well served by The Travelers**



PHOTOS BY EDWARD BURKE

**ENGINEER:** The Fultons lived well, saved nothing outside of insurance

# Rich Man, Poor Man

By HENRY F. PRINGLE

TECHNICAL STUDIES of what Americans spend and why, and the effect of rising prices on their spending habits, pour forth in a sometimes incomprehensible flood. Their authors talk about Average Americans, as though one of the fellows actually existed. They give us the impression that the white collar worker or the wage earner is always the same size and eats daily a specific amount of food. The reports are filled with median salaries, average costs, indices, percentages and other statistics.

The studies compiled by the Federal Reserve Board, the Department of Commerce, the Bureau of Labor Statistics, the Department

of Labor, the Interstate Commerce Commission, the National City Bank of New York and the Heller Committee for Research in Social Economics of the University of California—to name a few of the organizations—are useful to economists and other experts. But they are somewhat rough going for the layman.

This article is an attempt to translate the findings of such organizations into stories about typical Americans, in varying walks of life, and their struggles with inflation. The case histories offered are based on study of the technical documents and on conferences with many of the economists who

write them. The names are, of course, fictitious, but the stories are as accurate as research could make them.

Everybody suffers from inflation, but not in the same way or to the same degree. In one of the more illuminating studies of the high cost of living, the National City Bank tried last summer to determine the "extent to which a person is better or worse off than in 1930." To do this the bank's economists set the figure of 100 as the living standard in 1930. It found that the coal miner was now relatively better off than anybody else, with a living standard of 191. The cotton textile worker, poorly paid in 1930,



## TEACHER: Benton makes ends meet by tutoring

has done fairly well, with a rise to 139. But the wealthy stockholder was in a sad mess—down from 100 in 1930 to 31.

But this doesn't mean that the capitalist will soon be selling apples on the street corner, although he may profanely declare that the day is close. It doesn't mean, either, that all of John L. Lewis's boys are riding around in \$5,000 limousines and buying their wives mink coats. What it does mean is that the wealthy man may be spending part of his capital. He is probably doing without some things he once regarded as essential, such as country estates and yachts. He has enough to eat and drink. So has the coal miner. The miner is eating more and better food than ever before in his life. Here are the stories of imaginary Americans in this age of price spirals:

RANDALL J. FULTON is 45, an engineer by profession, and has been the manager of an oil refinery in the South. His salary, after taxes,

has been about \$10,000 and of that \$1,500 goes into life insurance. So he has \$8,500 on which to live, which is plenty when compared with the economists' averages of what most Americans earn.

Last spring Fulton was transferred to his firm's New York office. He went to the metropolis to find an apartment for his wife and two children and called on a real estate firm. The realtor was visibly amused when Fulton described what he wanted and could afford. He could *buy*, the realtor said loftily, that type of apartment on Fifth Avenue for \$10,000 cash—and maintenance would be a mere \$2,600 a year. All rental apartments under construction were of one, two or three rooms and would be leased for \$1,000 and up per room.

So Fulton went to the suburbs and bought a house for \$19,500. Soon his salary started to melt. Mortgage payments, interest and taxes on the house came to \$1,600 a year and running it sliced off another \$1,000. Food cost more than \$2,000 because the Fultons often

entertained at home or at the country club. The automobile, essential in the country, cost almost \$900 to run, including repairs and insurance. Medical and dental care took about \$500, recreation \$600 and clothing for the family \$1,500 that year. This came to \$8,100, which left just \$400 for incidentals.

The Fultons live comfortably, but not in luxury. The children get enough milk and other wholesome food. But Fulton rarely orders a new dinner coat more often than once in ten years. His wife has a fur coat; no mink but a good one which must last five years. She buys a new evening dress each year and has three others in her closet. But her bathing suit must do for four years.

The family goes off on an annual vacation which costs about \$300 and is the chief expenditure in the recreation budget. The Fultons go to the theater only six times a year and to four concerts. They attend the movies twice a month. They spend about \$50 yearly for books and magazines. The children go to public school.

What really worries Fulton is that he saved nothing, outside of his life insurance, this past year. With prices still rising, he will be fortunate next year if he can avoid cashing some bonds. His mind turns back wistfully to 1939. Had prices remained at those levels Fulton could have saved \$1,000 on his food bills alone, and \$750 on clothes. It would have cost much less to run the car.

THEN there is Lester Jenkins. Until recent years Jenkins felt secure about the future. He is 51 years old, also the father of two children, and is an accountant in Fulton's office. Jenkins is a good worker. His health is excellent. The firm has an adequate retirement system. Jenkins' salary, after taxes, is a little more than \$4,500.

His financial situation is not yet desperate, but it is acute. Not long ago, coming to work on the subway from Brooklyn, he read a newspaper despatch with some bitterness. It described a Department of Commerce report which said that personal savings in the United States had dropped from almost \$13,000,000,000 in 1946 to less than \$9,000,000,000 in 1947. He had read somewhere else that ten per cent of the nation's families with the highest incomes held 43 per cent of all savings and other liquid assets. Before the war, and during it, Jenkins had saved several thousand dollars. But now he is cutting heavily into his war bonds. In addition he is beginning to buy things



## MINER: Bielsky is almost twice as well off as he was 25 years ago

on instalment, thus borrowing against the future.

The accountant feels no resentment toward Fulton or his other office superiors. He honestly believes that advancement is the result of ability and work. But certain of the contrasts between his way of life and that of a man earning \$10,000 might justify some resentment. Fulton's children, for instance, are only slightly younger than his. Yet they get three more quarts of milk a week. The fact that Jenkins' tuxedo has to last for 15 years is academic; he practically never wears it any more. Formal dinner parties are a thing of the past. Jenkins has about all he can do to scrape together the dollars for a new business suit every other year.

Food takes almost a third of the Jenkins' budget—\$1,500 a year. Mrs. Jenkins buys the cheapest cuts of meat, which she cooks and flavors with great ingenuity. But all cuts are now expensive. Fewer clothes are being bought. The bills came to only \$600 for the four

members the past year. Their vacation was cut to a brief motor trip costing \$75. The high cost of living is taking away much of the joy of life.

Far worse is the lack of faith in his future which haunts Jenkins. He has never been able to carry much insurance. The \$175 he has managed to pay in premiums yearly will provide only a small sum should he die. And retirement no longer means certain shelter and food, even on a very modest scale. Jenkins is too good an accountant not to realize that people with rigid incomes are already suffering the most and that his plight will be unendurable if inflation continues.

MIKE DONOVAN, on the other hand, is not much worried by such things as clothes, cleaning and pressing bills, but he has plenty of other problems. He is 38, a semi-skilled workman with a wife and two small children, six and nine years old. He is employed in a San Francisco shipyard.

Donovan did well during the war,

because of the 48 hour week and overtime. He lived well, too. He bought a small but comfortable house in East Oakland across the Bay and a secondhand automobile. But he also saved, through war bonds. After V-J Day Mrs. Donovan used some of the bonds for a refrigerator and a washing machine. Pretty soon the wartime savings had disappeared.

Last year Donovan's take-home pay was a little more than \$3,500. Ten years ago he would have regarded such a sum as the ultimate in luxury. But now he is constantly pressed. He loves his children and probably indulges them a little. Thus ice cream and soft drinks are almost a daily treat. The children don't, however, get enough milk because the Donovans take only ten quarts a week. Donovan spends three times as much on his car as for milk. But how, without it, can he get to the shipyard which is 15 miles from his home?

Mrs. Donovan has to spend \$1,200, more than a third of her  
(Continued on page 78)



**Students may now pick fields with opportunity**



**Business once had little need for professions**



**Doctors are acutely needed in rural areas**

# Are the

**B**Y 1955 electrical engineers are likely to be a dime a dozen. In 1960 we may be short as many as 26,000 doctors of medicine. For a good many years to come there is the prospect of an oversupply of lawyers. Try to hire a registered nurse ten years from now and you'll probably run up against a shortage greater than today's.

What lies ahead for the architect, the chemist, the draftsman and other professional workers in the United States—whether they are well trained and available in sufficient numbers—has international as well as domestic importance. Our role in world affairs may be influenced as much by the accomplishments of our scientists as by those of our diplomats. Atomic energy is a case in point.

In future years our supply of competent nuclear physicists may be a factor in our national defense as important as the availability of trained infantrymen or aviators. Our store of knowledge may be as effective in deterring a would-be aggressor as our stockpile of weapons.

At the time of the Civil War, the professional man was a minor cog in our economic machine. In fact, he scarcely was a cog at all from the business standpoint. It was generally only the occupations of doctor, lawyer, clergyman and teacher that were dignified with the title "profession." More than 75 per cent of the professional workers of that era were in these four "learned" fields.

Today, it's a different story. American commerce and industry have been built on a cornerstone of professional know-how. Business, as we have come to know it, couldn't function without engineers, chemists, architects, accountants and a host of other specialists. Nor could our society progress without adequately trained teachers to educate our children; doctors and nurses to safeguard our health.

A few comparisons point up the significance of the professional man in our modern economy. In 1870, when our population totaled 39,818,449, the 342,107 persons classified as professionals in the census made up only 2.6 per cent of the working population of 12,924,951. By 1930 this group included 3,254,000—almost ten times as many. During the same 60 years the total gainfully employed increased only fourfold.

Indicative of more recent trends, 3,300,000 professional and semiprofessional workers were employed in 1940; 4,100,000 in 1948. By 1960, the number is expected to climb to at least 5,100,000 out of a total of 66,000,000 persons employed.

The supply-and-demand situation for professional workers is getting careful attention from professional associations, educators, business and government agencies. The Labor Department's Occupational Outlook Service is making a continuing study of professional fields and many of the esti-

# Professions Drying Up?

By NORMAN KUHNE

**DESPITE a surplus in some fields, the future may bring shortages and, paradoxically, keener competition**

imates used in this article are from that source. It's not just a question of cogs for an economic machine. Human values come into the picture. From the standpoint of the individual, America must make sure that professional talent is available in areas of need and not wasted in areas of surplus, if opportunity is to be preserved and personal frustration avoided.

In their attempts to evaluate conditions that will obtain between now and 1960, students have faced uncertainties about the level of business activity in the next decade and about the possibility of war. Assuming that things will continue as they are, with reasonably full employment, a fairly accurate picture of the professional outlook can be projected. Because college enrollments provide ready reference data, and because the intentions of many high school students are known, what is *forecast* today may become *fact* tomorrow.

It's impossible to compile accurate statistics on all of the occupations that have attained or which claim professional status. Nevertheless, those available for the major professions provide a guide for youth in search of employment opportunities and at the same time hold real meaning for prospective employers and for citizens.

Here's how the situation shapes up, where the shortages and surpluses are likely to appear and what they hold in store for you:

**Doctors:** We face a shortage and how to overcome it is something of a dilemma. Better known medical schools get ten applicants for every one they can accept. Yet school capacities are limited and educators contend that any rapid expansion would lower the quality of training. With admissions limited to superior students, the public should get superior doctors. On the other hand, even the best doctor can care for only a limited number of patients.

How many doctors are available to serve you depends on where you live. In the District of Columbia there was one doctor for every 382 people in 1940; in New York one for every 511 persons; in Alabama one for every 1,523 and in Mississippi one for every 1,635. Monetary considerations have resulted in concentration of medical men in industrial areas.

Rural areas are experiencing the greatest shortage and some communities are offering special inducements, such as a house rent-free, to attract doctors. Decentralization of industry may make



We will need 1,000,000 new teachers by 1960



Engineers with special training are in demand



We are not training enough nurses for our needs

medical practice in the hinterlands more lucrative.

Shortage arises generally from failure of a profession to keep pace numerically with population growth. The number of doctors increased only 13 per cent between 1910 and 1940, while population increased 43 per cent. Improvements in science, construction of more hospitals and better transportation have been compensating factors, making it possible for fewer doctors to provide better care for more people.

There's disagreement over how many doctors we will need in the future. Some say that as population ages we'll need a higher physician-population ratio. Others argue that the general health level is rising, that medical advances will reduce and shorten illness and that fewer doctors will be needed.

Present outlook is for 202,000 doctors in 1960, compared with 164,000 in 1940. On the basis of active demand, the 1960 doctor population may prove 26,000 too few.

Doctors stand high among professional men in earnings, the average being \$9,884 for those in private practice. There will be increasing opportunities for salaried positions in private industry and in government.

**Teachers:** To date the schools have not regained the teachers who were lured away from the classroom during the war years. Colleges and high schools which have made pay adjustments are returning to normal, but elementary schools where salaries still are not competitive continue to feel the shortage and will for some years.

Because of the high birth rate during the war years, the need is for more teachers than ever before, the first load falling on grade schools and later on high schools as the children grow up.

Prospective teachers will find a wide range of employment opportunities. To some the long vacation and well-established retirement system will compensate for low pay. Salaries vary widely—from less than \$1,000 a year for classroom teaching in rural areas to more than \$10,000 for administrative posts in metropolitan systems.

It is estimated that the total number of teachers employed in elementary and secondary schools will have to be increased by some 300,000 by 1955 to take care of increased school enrollments. However, the U. S. Office of Education reports that only 73 per cent as many teachers were prepared last year as in 1941. Allowing for death and retirement, the forecast is that we will have to train 1,000,000 new teachers between 1950 and 1960.

**Engineers:** Despite a big postwar rush to engineering schools, employment opportunities are expected to be good. Corporations now are looking for personable men with a solid background in general education, as well as advanced technical training.

There's a demand for men with engineering training and "plus" qualities in such fields as sales

(heavy goods), industrial relations and general management. More technical men are rising to executive jobs—Earl O. Shreve, president of the U. S. Chamber of Commerce and Morris Sayre of the National Association of Manufacturers are engineers.

In line with this trend, more and more colleges have been combining engineering with training in business administration, law, labor relations, etc. The student who can study a second and a third related field to supplement his technical ability will find the best opportunities.

School placement bureaus report that starting salaries are going down as backlog demand is met—average around \$275 a month. Ability, graduate training and seniority are big factors in determining rate of pay. This profession offers travel opportunities with U. S. engineers in demand in many foreign countries.

The field will be competitive. Last fall there were more students in engineering courses (240,000) and in pre-engineering courses (75,000) than there were engineers in 1940. The 1950 graduating class will be 50,000 compared to an average 10,000 in the 1930's and 7,000 in the 1920's. If college enrollments continue at their present rate, more than 30,000 new engineers will graduate each year in the early 1950's.

Because of the possibility of an oversupply of engineers in the 1950's, students should give thought to more advanced training. Employers can be more choosy. First surplus is likely to be in aeronautical and electrical fields, followed by mechanical.

The competitive situation is likely to raise standards and produce better work, greater efficiency in industry and faster technological advancement.

**Lawyers:** Already overcrowded before the war, the bar is expected to have a surplus of run-of-the-mill talent for some years. At the same time there will be fair opportunities for those with specialized talents.

Training in economics, finance and statistics is becoming more of a requisite for attorneys seeking practice in tax, transportation and general business fields. Knowledge of science is essential in patent, radio and similar branches of law. More and more specialization is coming into this profession.

The opportunities for salaried positions with established firms or with public agencies are better than those of setting up an independent practice, at least for the new graduate. Many lawyers with all-around abilities are employed in executive posts and this profession is the most common steppingstone to public office.

Although the starting salaries are low as a rule, those with exceptional ability can go into high brackets.

We had about 180,000 lawyers, plus 37,000 in training in May, 1947, according to the Bureau of Labor Statistics. Later data compiled by Veterans Administration showed 56,000 ex-GI's in law and pre-law

(Continued on page 68)



There is a growing demand for atomic physicists



Ever been so worn out you couldn't read, play cards or fix that screen door?

## You're not as Tired as You Think

By GREER WILLIAMS

EVERY MAN knows what it is to be tired after a hard day's work. It's not a bad feeling. You may feel like a drink and an evening of pleasure, or you may just read the paper after dinner and roll into bed for a sound sleep. To many, on the other hand, there comes the time when you feel old and tired, so tired you don't see how you can keep going. It is an awful feeling, and you can't shake it. You fear there is something gravely wrong with you.

This old-tired feeling manifests itself in many ways. You haven't any pep. You are as tired in the morning as when you went to bed. You want to sleep all the time or you can't sleep at all. You don't feel like working. Sometimes you hit a slump after lunch and don't

### UNDERSTANDING middle-age fatigue can help you conquer that run-down feeling which characterizes the fearful 40's

see how you can get through the day. The damp, gray days are worst of all.

You become conscious of the effort it takes to get anything done. You worry about mistakes, and fear that you are slipping.

It isn't so bad, just sitting at your desk and working something out in your mind, but it makes you weary just to think of talking to the boss or getting out and closing a deal.

You wish the wife would show more appreciation of the importance of your work, but you're beginning to feel yourself that it is

pretty damned dull. You can hardly sit still to read a book any more, and you perish the thought of an evening of bridge with the Johnsons and their infernal kidding.

You wish the missus would quit nagging you about hanging that screen door or fixing that leaky faucet. You'll do it, but not now. Now, your head aches, your back hurts or your stomach is upset. You figure it may be your wisdom teeth, your sinuses, your eyes, your gall bladder or maybe your hemorrhoids that are causing the trouble. You'd like to go to bed and sleep

for a week. The chances are that you're simply a victim of middle-age fatigue.

"So many of the people I see complain of being tired," said Dr. Walter C. Alvarez, famed gastro-enterologist of Mayo Clinic. "A business man will say, 'I used to go at my work with joy and energy, but now I have to drive myself.'"

More often than not, the doctor is unable to find anything organically wrong in such cases. Fatigue may result, certainly, from a major disease like high blood pressure, anemia, tuberculosis, nephritis or diabetes. Cancer is not regarded as an important cause of it. "Fatigue out of proportion to effort may imply the beginning of an otherwise silent illness and warrants medical investigation," said Dr. Edward J. Stieglitz, Washington, D. C., authority on the problems of the aging and author of "The Second Forty Years."

These medical authorities and others agree, however, that the man so tired he has to drive himself to get anything done much more likely is either physically overworked and in need of a rest,

or suffering from a mental or nervous fatigue, which rest alone will not cure.

The young and old, quite capable of tiring in body and spirit, too, may wonder what property rights the middle-aged have in fatigue. They have none, but middle age is ordinarily the first time your physical and mental problems are complicated by realization that you are not as young as you used to be. A psychologist asked a large group of men when they became aware of growing old. Their replies ranged all the way from 18 to 82, but the average was 49. The fearful 40's obviously must be a critical time, or there wouldn't be so much talk about them.

Among life's tougher trials is for the intelligent, sensitive man of 40 or more to discover that *his* life is half over and about all he can reasonably expect for the future is more of the same. He has taken his disappointments and worked hard to get where he is.

But just where has he got? He has a job, a family and a lot of responsibilities. He has his pride, and he wants to measure up. But he

hasn't too much security, with the world the way it is. Nothing seems certain any more. Whether he has been frustrated so often he's afraid to be hopeful or has been so successful he can't stand the slightest setback, life hasn't turned out quite the way he dreamed it would.

And now, in the supposed prime of life, he feels himself slowing down physically. He wonders how much longer he can keep up the pace, dreading what will happen if he doesn't. The joy-ride of youth is over for good, it dawns on him, and his faith in his own indestructibility is badly shaken. Suddenly, he feels very old and very tired.

### Refusing to act their age

THIS is the time that some middle-agers rebel and set out to recapture their lost youth. Men have exhausted and even killed themselves in vain and foolish quests for the fountain of youth, and many a quack has grown rich selling them phony elixirs, tonics and goat-gland "rejuvenations." One of the worst results of this accent on youth, remarked Dr. Stieglitz, is that "America, with the youngest culture of any of the major nations, has the least respect for the elderly." At the same time its population is growing older. Forced by industry to compete with youth for a place in the sun, many a man in his 40's is actually on the verge of a panic. Naturally, he does his best not to show it.

This was the case with a wealthy executive, aged 48, described by Dr. Jules H. Masserman, University of Chicago psychiatrist. The man was brought to the hospital by associates, who told the doctor, "He has been running himself ragged."

Ordinarily a sober, stable man, Mr. Executive had taken to making snap decisions, some brilliant but others highly unprofitable. He called unnecessary conferences and made useless trips, entertaining customers lavishly and embarrassing everyone with forced gaiety. Twice he interrupted conferences to propose that all present run out to his club, have a drink and play golf.

In the hospital, he charged about in flashy pajamas, sang, whistled, told off-color stories and flirted with the nurses. When the doctor took him to task for creating a disturbance, he suddenly slumped in a chair, covered his face with his hands and sobbed, "For Pete's sake, doc, let me be. Can't you see that I've just got to act happy?"

The psychiatrist had looked upon Mr. Executive as a case of

Now and then you'll see  
a rare bird who's kept  
his vigor until age 90



"hypomania," but this change in mood, followed by a quick return to bravado, baffled the doctor until he interviewed the man under the hypnotic drug, sodium amytal. Mr. Executive cried again and told how his second wife, a beautiful girl of about 25, had been unfaithful to him. When he accused her of it, she offered to get a divorce. He begged her to think it over and meanwhile to take a trip abroad.

Torn with suspense in her absence, he lost sleep, weight and strength. His family physician told him there was nothing physically wrong with him, and he ought to forget his "business troubles" and play more golf and enjoy himself. He was following this advice with a vengeance when he landed in the hospital.

Further interviews revealed what was really on his mind. He was afraid of growing old. For several years he had worried about the competition of the young men coming up in the company. Afraid of becoming "just a nice old has-been," he had taken to drinking, athletics and lascivious stag party exhibitions. He won his bride from more youthful suitors by offering her a life of ease, prizing her as "a symbol of his renewed youth." Unfortunately, he was often impotent with her in his anxiety to prove his virility and made her miserable with jealous rages.

The case is not presented with any thought of finding a solution for how to be sexy though old, although rare birds have been known to be potent past the age of 90. Others, just as virile, have lost their sexual enthusiasm for months under pressure of making good on a new job.

"Artificial prolongation of sexual vigor in older men by the administration of testosterone may be extremely hazardous," said Dr. Stieglitz. "There are already too many honeymoon heart attacks among older men." There is also the risk that the male sex hormone may incite prostatic cancer.

The solution for Mr. Executive took a less spectacular but effective form: "Under a regimen of rest, sedation, physiotherapy and a gradual working-through of his emotional difficulties preparatory to extramural readjustments in his business, social and marital affairs, the patient's hypomanic tension abated and he regained relative equanimity."

In other words, as soon as he began acting his age he felt better. That's the first rule for prevention of middle-age fatigue. *A man must accept the fact that he is growing*



Some men can't face the fact that they're growing old

*old and quit trying to prove that he isn't.*

The second rule is that *he should learn to conserve his energy*. The basic problem is that the old boy can't take it the way he used to. He doesn't have the reserve energy, or "second wind," that youth can call forth in a sudden impulse of anger, love, pride or will to win. When he continually spurs himself with stimulants such as coffee, tobacco and alcohol, he pays for it later—not out of surplus but with capital assets.

#### Rest is important

IT IS true that a man in his 40's requires about an hour less sleep than he did in his 20's. It is also true, however, that when he needs sleep, he needs it worse. Don't be misled by the stories of how Napoleon and Thomas Edison got along on four hours' sleep a night. They took brief naps during the day, apparently sensing, as science later was to prove, that short periods of activity alternating with short periods of rest result in more work accomplished and far less fatigue than a long, uninterrupted grind.

Dr. Alvarez's advice to the man with that mid-afternoon tired feeling is to "stop all evening work," on the contention that it is

the work done after you are already tired that produces a nervous breakdown. The third rule, then, is to *learn to rest as well as to work*. Rest is a specific cure for physical fatigue from overwork, but the problem of mental fatigue is much trickier.

Strangely enough, it is easier to do physical work without becoming unduly tired than it is mental work despite the paradox that physical work consumes a great deal of energy and mental work, very little. Experiments have shown that individuals can spend hours adding figures, reading, copying and doing intelligence tests without tiring—until they finally lose interest. Then they tire very quickly.

In short, they become bored. Boredom is a leading cause of mental fatigue and has a lot to do with that tired feeling in the morning. To avoid it, you must *have a purpose in life and a desire to accomplish it*. That's the fourth rule. The happiest people are those who are interested in their work. If your work does not hold your interest, you have the choice of finding other work or developing outside interests. For all ages, an outdoor sport commensurate with the person's strength helps combat mental fatigue. Nervous symptoms rarely affect those who work main-

*(Continued on page 70)*



INTERNATIONAL NEWS PHOTO

## IF A professional thief wants your buggy, he'll probably get it. However, here's how you can stop most amateurs and aid recovery

**A**UTOMOBILE thieves last year set a new record in the United States, according to figures collected by the FBI, by driving off with \$140,000,000 worth of automobiles and, incidentally, nicking American motorists for a dollar loss higher than that suffered by the victims of all other major crimes combined. For this, the people who had their automobiles stolen must share the blame with the thieves, according to all enforcement agencies, for they walked off and left the key in the ignition the great majority of the time.

A four year survey in one sample

city of 40,000—Plainfield, N. J., it was—showed that 91 per cent of all cars stolen were left with keys available. In Chicago, Pinkerton detectives put the percentage equally high. The figure was lower in Cleveland in a count for just one year—out of 1,537 cars stolen, 77 per cent were not properly locked. But the city considered the situation serious enough to pass a law requiring every driver to pull the ignition key out of the lock and take it with him. Other cities with the same problem are beginning to follow Cleveland's example. In many of them, the same patrolman

who tags cars for overparking picks up forgotten keys and the owner has to buy them back from the judge.

But even if he doesn't actually leave the key for the thief, the motorist makes larceny a cinch by turning his car over to the attendants of any old parking lot or garage—attendants who too often turn out to be in cahoots with the thief. He puts his automobile in his own garage protected only by a cheap padlock and a hasp that any sneak thief could jimmy. He forgets to keep a record of the license



1 • You're inviting theft if you leave your keys in your car



2 • Many cities instruct police to impound unattended keys

# Thieves Nab a Car

By PHIL GUSTAFSON

and engine numbers that police need in a hurry when his car is stolen. And more than half the time, say auto theft detectives, he leaves his registration and title papers in the glove compartment and thereby helps the thief to sell his loot. The average motorist, sigh the police, actually behaves as though he wanted to have his car stolen.

His easy-going habits are nothing new to the law, but the way things are today, warn the police, a car owner less than ever can afford such carelessness. It is true that the number of auto thefts, which soared to an all-time high in 1946 as part of a record postwar crime wave, leveled off somewhat last year. But car thefts are still hovering well above prewar levels. And for the man who has to have a car, the situation is more serious than it has ever been. With present shortages, he may have to wait a year to get a new one from an established agency. Or if he has to go out "on the market," he may have to pay an inflated price far above any reasonable value he may expect from his insurance.

If a good professional thief goes after your car, he'll probably get it whether you lock it or not, police admit. But ordinary precautions will protect it from most amateurs and, according to the records, it's

amateurs who take most of the cars. Some are so-called "transportation thieves," likely to grab anything with wheels on it—a taxi, passenger car, ambulance, bus or even a hearse—to get somewhere in a hurry. Some are ordinary joy-riders, young fellows who get high and decide to take out the girl friend, or maybe just wild kids who want to go places—like a pair of 17 year olds from Hillsdale, N. Y.

## Looking for a joy ride

LAST spring the two boys belonged to a neighborhood gang that used to split up in small groups in the evenings and comb the residential streets for a car parked with the key in the ignition. They never had to look far. On the evening of Good Friday, five members of the gang found one in front of a neighboring church. But this time police were looking. In the chase that followed, the gang ran up a dead end street and crashed at high speed into a house. None of the boys was hurt and a lenient judge gave them all another chance. But the car was wrecked, the porch was smashed and the house was knocked cockeyed on its foundation. Damages ran into thousands of dollars. Juvenile court judges say such joy-riders are the professional thieves of to-

morrow, and are constantly lecturing careless car owners for contributing to the delinquency of these minors.

Like the amateurs, professional car thieves come in two models. One is the criminal who grabs a "get-away" car to flee from a job. For you as the owner, he has one redeeming feature—he usually abandons the car. But this isn't much consolation when it's wrecked or full of bullet holes. Deadliest of all those likely to pick up your car is the professional automobile thief—the specialist. He is the one likely to dispose of it where you'll never see it again.

Professional thieves commonly get their cars in one of three places: off the street, out of the owner's garage or out of a parking lot. In your garage, or on the street, the thief may break in your car—if it's locked—by using some tool that approximates the ordinary burglar's jimmy. If he finds no key in the lock, he may connect the ignition wires by whatever electrician's devices may suit his fancy. But a really clever thief usually provides himself with a set of keys in advance.

The thief may get the serial number off your key when you leave it in the lock at a parking lot or garage. Then he'll get a key



3 • Registration papers should never be left about the car



4 • Be suspicious of small boys who want to watch your car



5 • Car thieves go to town in a poorly attended parking lot

made by a locksmith who simply looks up the number in his code book and follows the pattern it indicates. In either event, he gets your license number, looks up your address and then he's all set to snatch your car at his leisure.

A lot of thieves get keys, and other miscellaneous assists, from dishonest employees of parking garages. A team of New York thieves had it down to a science. One of the pair, Guy Hammock, employed in a midtown garage, used to dispatch cars to the customers' homes. After the finger was put on a car, Hammock would deliver a duplicate key to the senior member of the team, affable and smooth-talking Richard Robertson, 51 years old, a respected member of a Bronx community. When the owner phoned for his car—usually some time in advance—Hammock would phone Robertson the license number, the time and place of delivery. Then when the car was dropped off, Robertson would get there ahead of the owner, drive away and market his prize in his own community. He was an active lodge member and an ardent churchgoer, making friends and

then victimizing them. He sold three stolen cars to priests and one to a judge before the New York police caught up and Robertson, as well as Hammock, pleaded guilty to grand larceny.

The side streets and parking spaces around theaters, race tracks, ball parks and commuting stations are happy hunting grounds for car-snatchers. As soon as the motorist buys a ticket, they know how long they have to work. Ray Plattner, only 24 years old but an experienced car thief with iron nerves, liked to work the commuters' parking areas around Long Island Railroad stations. Plattner would watch a victim take a train, jimmy the car door, connect the ignition and whisk the car off to a near-by hideout. There he would switch license plates and, using

bogus registration papers prepared in advance, market the car in the Long Island area the same day he stole it. Often the automobile would be in the garage of its proud new owner before the home-bound commuter missed it. Plattner was not quite fast enough, however, to keep ahead of Nassau County auto detectives, who found him a new environment well out of the commuting area—in an upstate penitentiary.

#### Police keep lookout

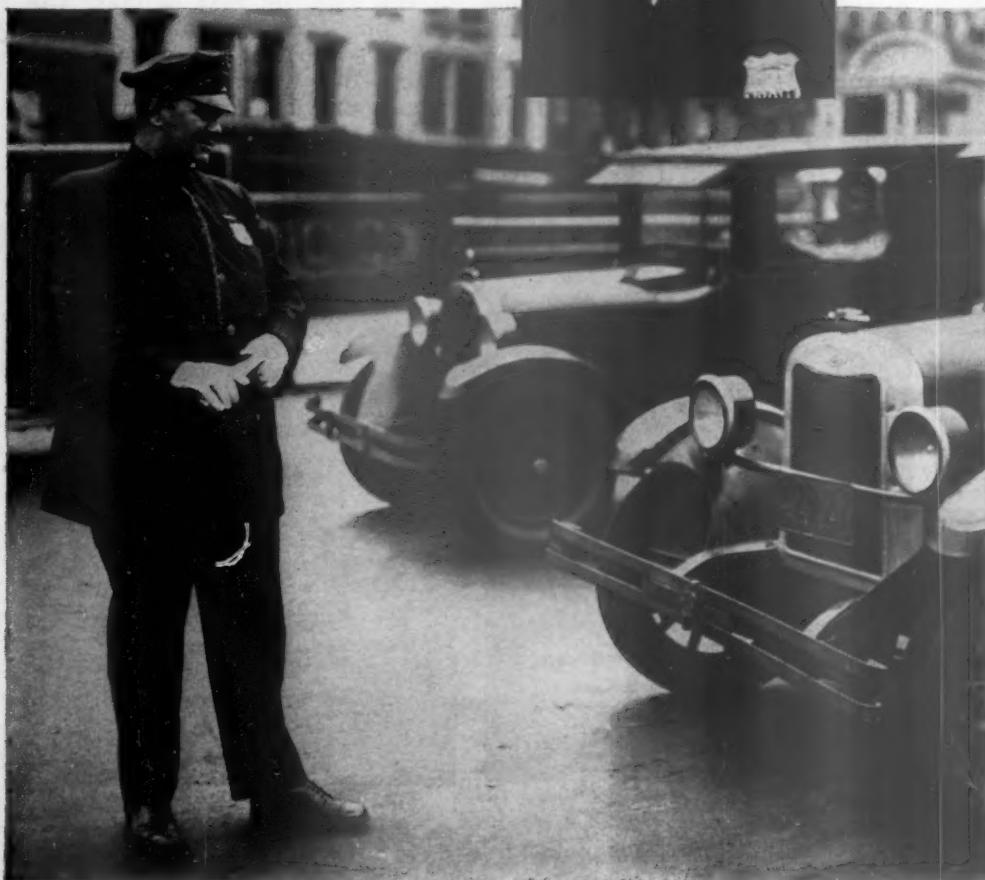
IN most cities, an alarm goes out a few minutes after a car is reported stolen, and from then on the thief must run a police gantlet. So for the most part the professional comes prepared with a spare set of license tags—usually stolen—which he clips on in some quiet spot near-by. He must also provide himself with a set of registration and title papers in order to market the car, since the new owner must register it with the motor vehicle bureau.

Many thieves get license plates, as well as registration and title papers, by buying wrecked cars at junk shops. Then they use these old papers to sell the car they steal. One pair of crooks combined all the operations of converting their stolen cars in a single streamlined "hot-car factory."

They were James Canvassino, 20 years old, and Frank Galuzzo, 29, now doing time in state penitentiaries. Canvassino and Galuzzo ran an automobile repair shop combined with a wrecking business. They bought and hauled in smashed cars with a wrecking truck of their own. Whenever they dismantled the carcass of a newly cracked-up automobile, they would save the license and serial plates as well as the registration papers that went with the machine. Then they would sally out in the streets with their wrecker until they spotted a car of the same make and model, hoist it by the nose with their wrecking crane and haul it away. If the owner ran up yelling and waving his arms, the pair would alibi blandly:

"Well, well. We had a call to pick up a car just like this right in the same  
(Continued on page 80)

Gus Schalkham was once New York's ace hot-car spotter. Now it's Jimmy Horn (inset)



INTERNATIONAL NEWS PHOTO  
NATION'S BUSINESS for December, 1948



# Our Phantom War Stockpiles

By RICHARD H. HIPPELHEUSER

**AFTER two and one-half years  
we're still wrangling over what  
we need, who shall collect it**

**W**E PROMISED ourselves that it would not happen again!

Having scraped through two world wars which caught us with too little in our national stockpile of strategic materials, we passed a law supposedly designed to guarantee that we would never face such a lack again.

Today, two and a half years later, our supply of some of these materials is less than it was at the time of the surprise attack on Pearl Harbor.

In spite of a law setting up a quick five-year program of supply, the hard-bitten fact is this:

In the dollar volume of materials actually delivered to the national stockpile, we have achieved only about five per cent of our minimum objective.

Some examination of the program is obviously in order.

Five grass-roots considerations must be kept constantly in mind in measuring our stockpiling progress.

First: In the top list alone, as issued by the Muni-

tions Board, there are around 80 strategic items of which we have either an insufficient supply of high-grade materials—or no supply at all.

Second: Much of our supply depends upon hauls—some of 5,000 miles—over hazardous open oceans.

Third: The Germans, in the closing months of World War II, had made considerable improvement, increasing the long-range efficiency of submarines. Russia profited from these improvements by confiscating for its own use whatever plans and submarine construction facilities it found in its own zone of occupied Germany—and these construction facilities were mostly concentrated there. Moreover, the latest issue of the authoritative "Jane's Fighting Ships" shows that Russia has placed a tremendous emphasis upon submarine warfare.

Fourth: In addition to the submarine menace over the long-haul supply lines there is also the probability of quick land occupation of certain of our important areas of supply.

Fifth: There is our immediate dependency upon Russia itself for quantities of some very essential materials.

Since steel is the bedrock of military might, let's examine the part the stockpile would play in our wartime production of that metal.

At first glance, it is a bright picture. Iron ore and coal are two essential ingredients of steel and we have enough coal for 2,000 years at our present rate

of consumption. We have enough iron ore to last us six centuries.

But there are other absolutely essential ingredients of steel. For example, there is that other pair of inseparable twins in the steel industry—chromite and manganese.

Chromite ore, in pulverized form, is the basic heat-resisting ingredient of the bricks that line every open-hearth furnace in a steel mill—the bricks that shore up our whole steel industry.

It has other uses, too. Cigarette smokers will recall the widely-used advertising slogan in the early days of World War II—"Lucky Strike Green Has Gone to War"—announcing that the color of the pack had been changed. The ingredient for the green was chromite ore in its chemical form. It was needed for camouflage paint and for tanning.

But in the language of might, chromite is the essential ore in the steel alloys both for armor plate and armor-piercing projectiles.

As for manganese, it first serves as the scavenger of the steel industry. Manganese ore goes into the furnace along with the iron ore, coke and other ingredients of steel. It collects such injurious elements as sulphur in the slag that is ladled off the top of the molten steel. The result: good, clean steel. Moreover, manganese is an essential ingredient in a variety of tough steel alloys. But what's our score on these two strategic materials?

We produce about ten per cent of our own supply of the usable industrial grade of manganese ore. For the rest we load our ships principally in Africa, in India and in Brazil—which has the world's largest known undeveloped resources.

But we depend upon Russia for one fifth to one quarter of our over-all requirements.

For chromite, the score is much worse. We produce less than one half of one per cent of our requirements.

We depend upon Russia for almost half of our needs of high-grade ore. The rest we pick up all along a stretch of sea lanes from Turkey around Africa to New Caledonia, off the northeast coast of Australia. Turkey, a major source of supply, is vulnerable to quick land occupation.

And yet, Uncle Sam could easily have his chrome-plated cake—only just a bit smaller—and still have a bigger stockpile as well.

Between 400,000 and 500,000 tons of chromite ore, already mined, are lying along the line of the jerky railroad that brings the riches of the Rhodesias to the lazy Mozambique port of Beira on the lower East African coast. That's almost half a year's supply for our stockpile.

To get this surplus Rhodesian ore means steel—just enough steel for a couple of locomotives and a string of gondola cars to increase the haul along this rail line, and for some improvement in the port facilities at Beira.

Similar transportation bottlenecks exist in Western Africa and in India.

#### Authority is weak

THE fact that we are not getting the steel for the locomotives and gondola cars demonstrates another soft-spot in our stockpiling program: authority is weak and too widely diffused.

The Munitions Board is custodian of the stockpile. The Department of Commerce is in charge of voluntary allocations of strategic materials in steel-making and also in charge of the export licenses for raw products, such as steel, and for finished equipment such as locomotives and gondola cars. The ECA has charge of getting back some return of strategic materials from those countries and their colonies receiving Marshall plan money.

The State Department has supervisory say-so over diplomatic negotiations with the Marshall plan areas, and absolute say-so over dealings with areas that are not within the scope of the Marshall plan.

Most of the piles of surplus strategic ores are in Southern Rhodesia—which, because of its quasi-independent status in the British system, is not included in the scope of ECA operations. Neither are the British commonwealths and India. Getting something done in these vital areas of supply lies exclusively within the province of the State Department which can neither supply the needed railroad equipment nor exert the bold pressure of ECA dollars to move the present stocks or to inspire increased production for the benefit both of our stockpile and our industrial requirements.

But a more centralized authority is only half of the story.

There is also the need for Congress to think about raising our sights—aiming at a higher stockpile objective.

The controversy between the champions of the maximum stockpile as against the minimum is still current inside the Government. The difference between these two groups, in terms of cold cash, is about \$4,000,000,000.

The difference in theory is:

Should we have actually on hand a stockpile big enough to make us completely self-sufficient during a reasonable period of war—say four or five years—

(Continued on page 61)



TRIANGLE PHOTO

Industrial diamonds, supplied by Brazil, are among the materials of which we have no domestic supplies



**HOME is the place to begin your education if you want to succeed in business—so runs the story advanced by the distaff side**

## **Maybe Your Wife Can Work For You**

**By HELEN COLTON**

**W**HEN Mr. Clark came home one night after a hard day in the front lines of the business world, Mrs. Clark could see at once that she'd have to nurse a grouch—her husband.

Tactfully she plied him with roast chicken and lemon meringue pie and then, when she felt that time and her husband's disposition were ripe, she ventured, "Anything wrong at the plant, dear?"

"And what if there were?" said Mr. Clark with a snarl. "What could you do about it?"

"Well, I certainly wouldn't grouch," she snapped back. "I'd be doing something about it. You know, Michael, I simply don't understand it. You have the newest machinery. You have all the help you need. Things ought to be going well. If they aren't, why not?"

That was just what Mr. Clark had been trying to figure out. Stuck for an answer, he tried to unglue himself. "Oh, what do you know about business, anyway, Dora?" he growled. "You think it's as simple as running a house. Well, being a housewife isn't being a business man."

Dora Clark flew into a rage, the shortest flight on record. "As simple as running a home!" she retorted. "Do you call shopping,

cooking, cleaning, washing, maintaining clothes, house, and furniture, dealing with the grocer, the milkman, the butcher SIMPLE! I'm just as much a business man as you are, Michael Clark, any day. Maybe even a better one than you are, because *my* factory," and here she waved an inclusive arm at the Clark menage, "isn't even up-to-date, like yours is."

Mrs. Clark is, if you'll pardon the expression in a man's magazine, right. She is every inch the business man that her husband is, and against far greater odds. While Clark has the latest equipment, Mrs. Clark, and most of the Mrs. Clarks in the U. S., are doing business in 25 year old homes built by male architects who knew more about drawing boards than female anatomy if one may judge from the height of the average kitchen sink. Is she good at her business? Well, how was *your* dinner tonight?

Not only does Mrs. Clark turn out a whole raft of products and services in an obsolete plant, but she does it doubling all the while as

production head, service and repair man, maintenance man, engineer, comparison shopper, designer, social director, accountant, and amateur physician rolled into one.

Let the business man who can claim the same step up, or forever hold his temper when his wife says: "Running a business? I can tell you a thing or three about that myself."

To give credit where credit is due, Mr. Clark is a pretty efficient fellow. He belongs to a trade association whose meetings he attends about as faithfully as the next fellow. He reads a trade magazine and a trade paper. He prides himself on keeping his equipment up-to-date.

What, then, has Mrs. Clark got, besides hair and a pretty shape, that her husband hasn't got? She has prettier know-how. More flexibility. More resourcefulness. She's good at making do.

For instance, right now Clark is grousing because he can't get delivery of a new machine. Mrs. Clark is just as eager to have a certain

brand of washing machine, which she can't get either. While her husband goes around mad at the world, and his old machine keeps on deteriorating because of lack of servicing, Mrs. Clark is busy fixing her old washer to make it do until she can get the one she wants.

Mrs. Clark also adapts herself much more easily and quickly to changing circumstances than her husband does. When the New Look came in, she went out—for some tape so she could lengthen her garments and make mock hems.

Mrs. Clark is constantly learning new skills. When pressure cookers and electric roasters were introduced, she learned how to use them, and to rebudget her time, since she was spending less time at the gas range. With frozen foods and home freezers now on the market, she is learning to shop only once a month, and to buy in quantity when prices are lowest and food of best quality. After 20 years of marriage, she is learning a whole new process—how to freeze food herself.

Mr. Clark, on the other hand, hasn't learned a new skill since he went into business 20 years ago. In fact, he doesn't even know how to operate most of the new machines in his plant.

#### Using modern methods

IN SHORT, Mr. Clark is using old know-how in a new plant, while Mrs. Clark, by constantly revising and modernizing her know-how, does just as efficient a job in her old plant.

Instead of growling at his wife, Mr. Clark should get down on his knees, thank Adam for donating a rib for his benefit and thus providing him a Mrs. Clark; get up, brush off his knees, and accept some big hints from his little woman. He might begin by adopting a profitable new slogan: "When in business, do as your wife does." His wife might turn out to be his best business asset.

(The next thing Mr. Clark ought to do is order his son to take some business subjects in high school. One reason Mrs. Clark is so smart is that she started learning her craft as a homemaker way back in high school in home economics classes. Today, practically every girl student in U. S. high schools takes one or more home economics classes, while less than a third of the boys take business courses. The result is that the girls are better homemakers than the boys are business men.)

In the curriculum for Business

Man Learns From Housewife, take, for instance, the subject of left-overs. The average housewife turns stale bread into bread crumbs, and the roast beef from last night's dinner into tonight's meat croquettes.

The business man, if he doesn't throw away his left-overs altogether, practically *gives* them away when he sells them as scrap.

I once worked for a man who had a small plant turning out the frames for 25 cent photos you take in automatic machines. The frames were stamped out of strips of metal. As each frame three fourths of an inch wide was stamped, the center of it, a piece of metal 2 x 3 inches, was left.

My boss sold his left-overs by the pound to a junk man who came once a month and carted them away in his truck. As bookkeeper I got the checks from the junk man. A whole truckload brought in about \$9 in salvage money.

The strips of metal were the

costliest supplies my boss bought. What he was selling at a pittance was actually the *bulk* of the metal he bought at prevailing market prices.

It was a profitable business—if you were the junk man.

Like Mr. Clark, my boss had a good plant and new machinery, but his know-how creaked with age.

With a little thought, some bright enamel paint and one small stamping die to round the edges of each 2 x 3 inch metal piece, my boss might have had a nice income from his left-overs.

He might, for one possibility, have made miniature personalized ashtrays and sold them, in sets, as hostess gifts, or souvenirs for restaurants to give to their patrons.

A California sportswear manufacturer was somewhat luckier than my boss. Or maybe he just had more respect for the feminine mind.

Anyway, one day his wife visited his plant, her first visit in lo! these



**The Mrs. doubles as maintenance man, comparison shopper, designer, social director, washerwoman and then she's expected to be the belle of the ball**



many months. While she was there, a secondhand clothing dealer came in and picked up a rackful of assorted garments. His wife asked the manufacturer, "How come?" He explained that he sold over-produced lines, out-of-season styles, badly cut pieces, and odd slacks, skirts, and jackets that had become separated from their mates, in one job lot, for a flat sum of around 75 cents each.

"Seventy-five cents!" she whined. "Why, I would gladly pay a few dollars for some of the things I saw on that rack!"

The wife put a bee in her husband's mental bonnet. He soon screened off one corner of his floor space with clapboard, put in racks of merchandise, and made phone calls to a few dozen local firms employing girls, telling them of his new retail outlet at reduced prices.

The shopgirls started swarming to the place and haven't stopped yet. By now the "shop" is rarely without a customer. The manufac-

turer keeps the place open Saturdays, even though the factory itself is closed that day.

His overhead is nil. The floor space was idle anyway, the customers wait on themselves, and pay a cashier on the way out. He now gets \$4 and \$5 and more, for the same items he was letting go for 75 cents.

Moral: How long has it been since *your* wife has visited your place of business?

When it comes to planning "combined operations," America's kitchen commandos are keen strategists with another lesson for their husbands.

Housewives are always saying things like: "Guess I might as well bake a pie while the oven's going for the veal roast."

They're great ones for saving time and overhead, and adding nourishment, by combining cookery. They save using an extra gas burner and washing an extra pot by boiling eggs with potatoes.

And have you ever noticed the sequence in which your wife does her household chores? She might even have a good example there.

She puts the job she dislikes the most, like sweeping, dusting, mopping, and making beds, first. The tasks she enjoys, like sewing and mending, she saves for later.

So if you dislike answering your mail, arguing over a bill, hypo-ing your salesmen, or doing business with Joe Doakes, that's just the thing you ought to put at the top of your desk pad for tomorrow morning.

Prof. Earl A. Saliers in his book, "Depreciation," says that in proper preventive maintenance "lies the greatest possibility of savings."

Therein probably also lies the basic reason for your wife's success as a homemaker. Outside of cooking and washing, practically all of the housewife's time is spent in preventive maintenance.

When she waxes, oils and  
(Continued on page 62)

# No Comics, Scandal, or

By LAWRENCE GALTON

**A**MONG THE thousands of newspapers in the United States, many of them odd and unique in their own ways, the *Journal of Commerce* stands in solitary splendor or, to be more realistic, in solitary lack of it. It proclaims of its own accord that it is the nation's dullest newspaper and insists on staying that way.

To the *Journal*, the idea of comics is an anathema. Of scandals, too, it fights completely shy. It has no puzzles, no murders, not even a sports page or a startling front page survey on the sleeping habits of the Fiji Islanders.

As its name implies, the paper is interested in commerce. Some years ago a ship out of India went down, and the *Journal* headline boldly proclaimed: "2,000 Bales of Burlap Lost in Red Sea Sinking." The report went into great detail on the burlap loss and only in small type at the end of the story was there revealed the additional fact, which the *Journal* apparently considered of slight moment, that all aboard the ship had been lost.

The story is typical of the paper's

news treatment. The definition of what constitutes a good *Journal* story is one that makes professors of journalism tear their hair. "The only thing that's news is anything that takes a dollar out of one man's hands and puts it into another's."

Thus it was typical that for days after Pearl Harbor, readers found the paper considerably enlarged. There were lengthy accounts of what the war would mean in terms of every conceivable commodity and voluminous data on war contracts. But if readers hadn't had other sources of information, they would have been hard put to discover who the enemy was and what the war was about.

This, however, represented a considerable stride forward from the Civil War days when there was some danger that a miffed mob might end the paper's activities because it was urging that hostilities cease since they interfered with the cotton trade. In fact, at one point, the Union Government stepped in and seized the paper because of this attitude—the only time in 121 years that the *Journal*

has missed publication on a business day.

Appearing five times a week, the paper's average 26 pages are concerned not merely with the dollar, but with the cent as well. In an average day, 5,700 price quotations, many of them exclusive, will be carried. In addition to full over-the-counter stock quotations, the paper runs the commodity price quotations.

If you want to discover the current cost of bunker oil in Montevideo or of gasoline in Jacksonville harbor, the *Journal* has it. Its price tables on cotton cloth cover more than 300 types.

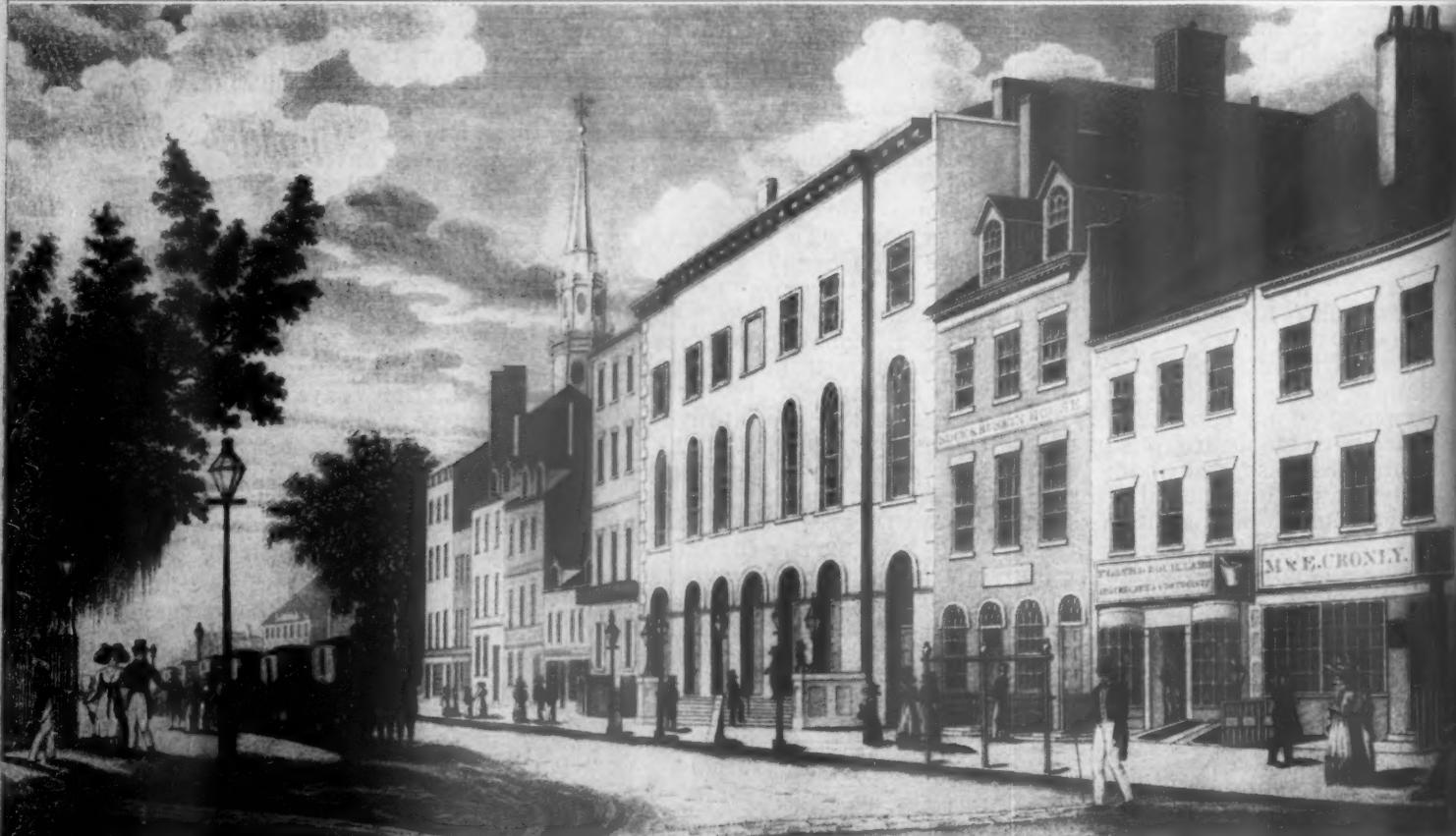
Because of the completeness of these tables on even the most out-of-the-way items, the paper has the distinction of being the one most often subpoenaed in court cases.

Long before the National Board of Underwriters kept records, the paper's reports were the basis of all fire statistics and even now it records every fire in which damage is \$5,000 or more.

To be sure, the front section is a

**Park Row looked like this when the *Journal* established the policies it still follows**

PHOTOS BY R. I. NESMITH



# or Sport

compact "package," designed, according to the editors, to serve the over-all daily business needs of every person holding a position of responsibility. It contains newsletters, summaries and spot coverage of the business implications of general news developments.

But beyond the front section, the *Journal* is actually a group of trade papers. There are those who say that few subscribers pay much attention to anything but the section that pertains to their own business. A survey several years ago showed that the most widely read feature was a daily chemical market report well buried in the paper.

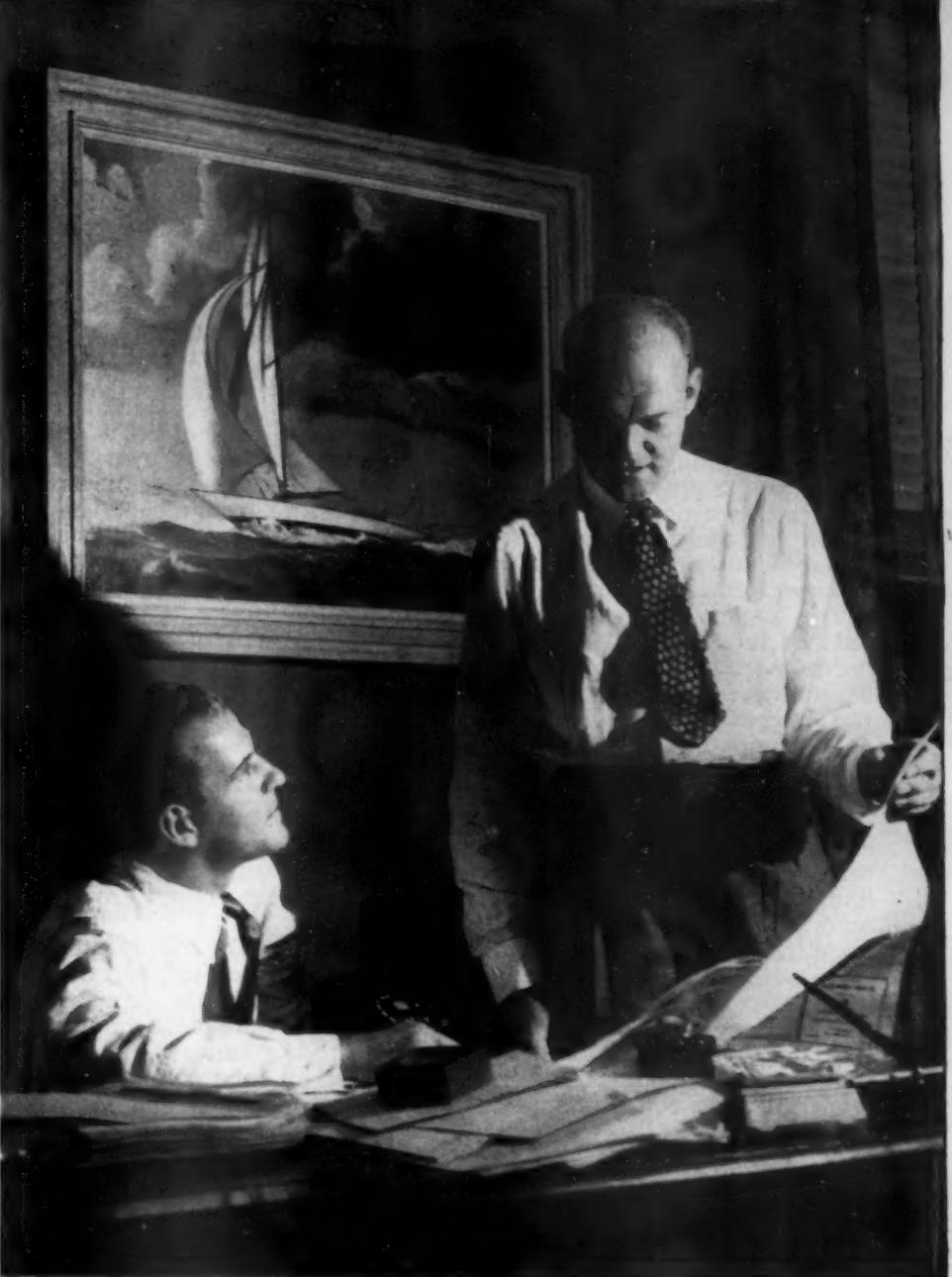
The news items in the back of the paper run all around the price tables and are written in a style reminiscent of the Victorian era. Even the headlines are something to behold. They range from such unexciting phrases as "Gray Goods" to floundering come-ons like "Evidence of Snyder Hand in Eccles Demotion Seen in Clayton Disclosure in McCabe Case."

At this last little triumph, even the "J of C, Jr." the employe

Any \$5,000 fire is a statistic in the paper



Eric (left) and Bernard Ridder set the course



house organ, sat up, demanded, "What Happened to Kilroy?" and established a "Let's-Line-Up-and-Call-That-Roll-Again Dept."

The *Journal's* circulation is only 41,000, but it's distinctly influential.

To be sure, there are a few odd subscribers like the Eleventh Avenue restaurant owner whose place is unofficial headquarters for seamen whose ships tie up at near-by wharves. The proprietor reads the paper for its marine news so he can know ahead of time and be prepared when 200 seamen come piling off a ship. Such news also enables him to keep track of vessels and inform buddies of each other's whereabouts, thereby contributing to his success.

In the main, however, the paper's circulation is among top business men in 120 countries around the world. Government officials, too, both here and abroad, are intent readers, with the Department of State alone having 270 subscriptions. Twenty-eight copies go daily to the Kremlin in Moscow, and not long ago Andrei Gromyko, Red official, embarrassed the editors when he dis-

closed it was the only American paper on which Russian leaders rely.

At home, subscribers are said to represent almost 80 per cent of American industry dollar volume. More than 15,000 of them have been readers from five to 50 years—some longer.

Recently, when the last price quotation in a lengthy table of carded cotton prices was accidentally omitted, a wail came in from a meat packing house which uses cotton in its operations. Not only did the paper have to provide the quotation to the packer, but it had to put its authority behind a cablegram to India to confirm the price.

The paper's power sometimes amazes its editors. They learned recently that probably more musical shows get on Broadway through the *Journal* than through any other newspaper. Producers, it seems, insert ads to get backing when other attempts fail.

Not long ago, the *Journal* became concerned over unbalanced inventories and realized that the war had scattered industrial products, material and manufacturing equipment in all corners of the world. So editors elbowed two pages of space in the paper's midsection to make room for a new feature: "The Market Place." Among early notices offering to barter anything from temppenny nails to plastics powder

was one that read: "Man with bottles would like to meet man with tomatoes. Object: Ketchup." In short order, replies snowballed and interpreters had to be hired to decipher the offerings of hundreds of overseas subscribers.

Soon after establishing the new feature, the paper found itself in desperate need of certain publishing equipment. It tried every possible channel in the attempt to get its needs filled before it turned self-consciously to its own "Market Place." A few days later the desired answer came from a supplier.

The paper attributes its success to the fact that it is a "mentality newspaper." Somewhat crustily, its editors declare: "We carry no peephole reporting, no crystal reading or predigested hokum. Only facts from potato prices to the national debt."

A few years ago, in its routine but far-flung reporting, it discovered that in the upper regions of the Amazon River the unions were refusing to handle castor beans because of hauling difficulties. As a result, farmers weren't growing as many beans.

At this point the *Journal* stopped. It wouldn't go on to point out the implications of the Amazonian situation. Any reader who was interested, the editors knew, could figure them out for himself.

Walter Winchell got wind of what was up and went a step further, iteming "Good news for children: shortage of castor oil."

At this point a young *Journal* reporter got upset. "Why," he demanded, "can't we be enterprising and alive and do that kind of thing? Sure, it's not much but at least it would lend some human interest to this dull sheet."

The young reporter promptly was informed that the paper was not trying to become widely read.

"The key to reading for profit," he was told, "is each reader's ability to orient and evaluate the factors of his particular business and then apply his new daily data accurately to a specific use."

The editors have a habit of talking that way. The *Journal* maintains news-gathering offices in most

key cities and has a corps of more than 160 full-time correspondents, 90 of them in New York City.

The correspondents are evenly balanced between reporters turned business writers and economists and business men turned reporters. Actually, the paper prefers the latter inasmuch as they naturally appreciate "the importance of a fraction of a cent." Not infrequently the reporters who come over from the ordinary newspaper get the pitch all right on the importance of the fraction of a cent. They cover their beats neatly. In a few years they become walking mines of information in their specialty. But the difficulty lies in the matter of interpretation. In former jobs they entered into their stories, did considerable interpreting as well as reporting. As they become expert in their fields, they have trouble avoiding the interpreting.

#### Interpretations omitted

ONE veteran newspaperman, for example, began his *Journal* career with an assignment to cover the textile field. He soon learned, so he thought, all about textiles. His copy became full of his own interpretation of textile trends. He was called in by his department head.

"Look," he was told, "you think you're pretty smart. You see people in Worth Street every day. You get dope from all of them, and so you think you know more than any individual business man in Worth Street and that you can tell him what something is likely to mean to him."

"Have you ever been shown the books of any one of the men you talk to? Until you've seen what's in a man's books, don't presume to tell him what should be in his mind. You state the development and he'll do his own figuring."

The *Journal*'s promotion men, as you'd expect, are full of tales about readers who make their subscriptions produce fantastic profits. One concerns a food broker who spotted a new line of frozen foods in a news item, got in touch with the manufacturer, offered his services and sold \$65,000 worth in four months, netting himself \$5,000 in brokerage fees. They tell another about a consumer of fuel oil who saved \$10,000 by noting a fraction of a cent reduction in price first quoted in the *Journal*. And about another subscriber who, examining the chemical page, saw a ten cents a gallon quotation on an item for which he was paying 15 to 20 cents. He called his source of supply, discovered the quoted price was cor-

(Continued on page 66)



Customhouse figures are often page 1 news

# Have You Forgotten Your Head?

By C. LESTER WALKER

**PROTECTING** people from their own carelessness has become an important and costly operation in many lines of business

**T**ED FAILED to show up for lunch at noon, but Marian didn't worry about it. City folks, down on their summer place, they had bought a tractor, and Ted, she knew, was in the orchard running it—and probably so fascinated he had quite forgotten the lunch hour.

However, when one o'clock came, she stood in the door and yoo-hooed. No answer came back, and now she noticed that there was no sound of the tractor. So she walked across the first field to look in the orchard.

There, beside a gnarled old apple tree, stood the tractor, engine dead, and behind it, in the freshly turned earth, lay Ted, bleeding and unconscious.

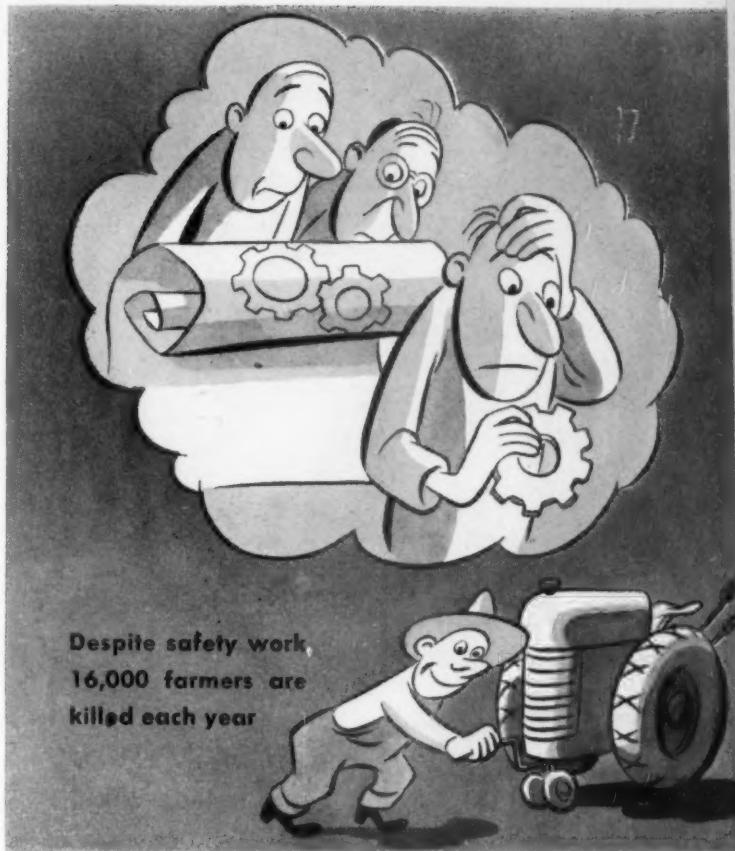
How it had happened was obvious. Ted had been careless, absent-minded, or both. With the tractor came a special shield to cover the power take-off shaft where it connected with the rotary tiller behind; but Ted had not used the shield. When he had tried to step over the shaft, his pants leg had caught in the unguarded moving parts—and the power had done the rest.

The American Society of Agricultural Engineers, the Farm Equipment Institute, the National Safety Council, manufacturers' committees, engineers, designers, some scores of others had expended untold time, money and brains in efforts to make this piece of farming machinery proof against its users' care-



A rubber band can down a laden shopper

NATION'S BUSINESS for December, 1948



WILLIAM O'BRIAN

lessness. But here, in Ted's case, all the work and thought had failed miserably.

And Ted—which is the moral of the episode—is typical of others. There are today a disconcerting number of Americans like him—careless, forgetful, minds too often woolgathering. In fact, although Americans are supposed to be alert, wide-awake, always on their toes, from the amount of time, trouble and money that is now expended to protect them from their own foolishness one could conclude that at this date they are probably the most careless and scatterbrained race in the world.

More instances? Well, look at this. Nowadays when Elmer G. Plunket, Keokuk, Ia., checks in at The Grandiloquent, his pet New York hotel, it takes a corps of 40 people—officially known as the Protection Department—to safeguard him from the consequences of his own absent-mindedness and negligence.

Someone (a floor clerk) by trick arrangement of mirrors watches to see that after that big party he gets into his own room all right. Someone else checks whether he locked his door, locks it soundlessly, if he hasn't and reports so. Someone else records the fact and notes down that the room should be checked at a sensible hour next day to be sure Elmer is "all right."

When Plunket moves about in the hotel he trips,

slips and falls over things. Mind elsewhere, of course. So a dozen of the protection staff spend most of their time thinking up ways to prevent his doing such things.

They push a constant safety program which puts warning signs fore and aft of every corridor-laid vacuum cleaner hose, regularly checks every step in the hotel with light meters for proper lighting, and trains every last employe on what to do—for Elmer's

Then the sheets. The maid shakes them. She then turns the pillowcases inside out. So many guests like Elmer Plunket hide wallets in them. One New York hotel reports finding wallets with as much as \$5,000 in banknotes in them!

And the protection continues after Elmer has departed the hostelry. Below in the laundry someone again checks his bed linen for forgotten valuables. If anything is found it may be mailed home after him, or notice sent.

With two exceptions, however: pajamas and nightgowns. Notice of such items left behind, hotels have found from experience, is often no "protection" for Plunket or anyone.

The inordinate carelessness and forgetfulness of Americans is likewise a major headache of all big department stores. They spend thousands every year just to protect their customers from their own nonsensical acts. Every big department store in the country has a safety committee which spends its time trying to outthink unthinking patrons.

New York's Macy's, for instance, begins its customer protection work outside the store. Special Macy employes check the sidewalks regularly, keep them walkworthy, fall-and-trip proof—because people just will slip or stumble on something if they can.

At Christmas, Macy's customers have to be protected from pushing themselves through the plate glass store windows. All agog at Tony Sarg's grotesqueries, they crowd the windows to the breaking point. Macy's had to put up iron grills to protect them.

The same store has to keep a hawk-eye on customers using the elevators. It has installed electric eyes to prevent the doors closing on the patrons, some of whom like to jump in and out, suddenly and unaccountably.

In its clothing departments Macy's anchors all mannequins. Otherwise, people, heedless, barge into them. They tilt, topple and, on occasion, knock down the customer. And if on platforms, their platform corners are always purposely rounded.

"Madame, don't leave your parcel there," is a refrain heard from the store's roving inspectors a thousand times a day. But madame *will* leave her parcel there. So the store provides lockers where customers casual about their belongings can store them while they shop.

The customers will cut, stab or burn themselves if they can. So every Macy display of glass, china and crockery is checked regularly for broken pieces, and the same removed. All pins on clothing price tickets are attached by special machines which imbed the point of the pin deep in the material.

Down in the household wares department all the  
(Continued on page 58)



protection—if *anything* is smashed or spilled on the floor.

The employe—up to the lordliest assistant manager—must stand guard. Plant himself right there by the pool of smashed old-fashioneds, put a chair over it and warn head-in-the-clouds Plunket out of danger until the clean-up-and-mop-up man comes.

And when the guest from Keokuk announces he is checking out, the protection routine really slips into high gear. In hotels like The Grandiloquent the bellboy comes for Elmer's bags, inspects all the closets, pulls open all bureau drawers, scrutinizes the medicine cabinet and explores behind the bathroom door. Because Plunket, alas, *so often* leaves things behind.

The maid then bustles in and goes through a regular routine. Laying newspapers on the floor, she dumps the wastebasket's contents upon them. The method is fixed, prescribed—to avoid razor blades which Plunket didn't put in the receptacle supplied for his own protection, and to see if he carelessly tossed some valuable into the trash basket.





AKRON JOURNAL-HERALD

Daily we dose our streams with pollution of all sorts and pay for it at the rate of about \$100,000,000 a year



U. S. FISH AND WILDLIFE SERVICE

**COOPERATION by the states under compacts approved by Congress holds forth promise of a solution to the problem of stream pollution**

## Antidote for Poisoned Rivers

By HERBERT COREY

OF COURSE the river water is dirty. It began getting dirty the first time it met a white man and it has been getting dirtier ever since. A glass of raw river water would poison the statue of Benjamin Franklin. It can be cleared up by chemicals so that it sparkles, but we go right on dumping raw filth into it.

So it gets dirtier and we clean it up again.

To give a tang to the cocktail we pour in incredible quantities of murderous chemicals. They corrode the underpinning of bridges and eat holes in barges. It would be possible to guess at the millions of dollars these free-biting acids cost us each year but the guess would be only a guess.

At this point in the summation of evidence an indictment is usually presented. It is all the fault of the Americans—a wasteful, godless, greedy, selfish breed—who fell

heir to the world's greatest fortune and made a putrid mess of it. There is no one else to blame. All the charges are true.

But there is another side to every story and sometimes it is the true side. We're guilty, judge—guilty as John Dillinger—and nothing will be offered in extenuation.

Except this—

The wholesale pollution of our waters was inevitable. If we had it to do all over again we would do it in the same way. For 150 years our cities have been growing like ragweed. Our factories have been planted in every valley. Cities and towns and factories created wastes that must be disposed of. If mines are not drained, they flood and we needed the coal and the ore. Mine waters carry acids that are modified forms of vitriol. The only way we could get rid of the wastes was to flow them into the streams. Or

else stop expanding. We could not stop expanding. Too much pressure behind us. The rivers became horrors and the fish died.

We could get along without the fish if we had to. But we could not get along without the factories and the cities and the mines.

There was no authority anywhere to compel us to keep our waters clean. At least there was no authority backed by power, without which authority is merely words written in books. The federal Government is given by the Constitution all the authority necessary to control our navigable rivers.

But the big rivers are fed by the little rivers and the little rivers are under the domination of the states and states' rights are still alive and potent. It is true that there is a New River decision of the Supreme Court which, in effect, rules that a river is navigable as far back as the

little spring in the cow pasture. That decision is only a few years old. Suppose that the federal Government were to attempt to apply the New River principle on the State of Ohio. Suppose—just suppose—that the Government said to the state:

"You must stop running your contaminated waters into the Ohio River and into Lake Erie. These waters must be kept pure...."

The New River decision could blow up like a firecracker.

### Pollution has been growing

IN any case there was no New River decision 50 years ago, when we first became conscious of the dangers to which dirty waters expose us. The process of education has been going on for more than a century, in fact, but the General Federation of Women's Clubs states that billions of gallons of untreated sewage and industrial wastes still pour into our waterways every day:

"Equivalent to raw sewage from 100,000,000 people."

There were only 145,000,000 of us at the last count. This estimate is the most depressing of all the many estimates, but any one of them is filled with chills. The actual out-of-pocket loss may be underestimated at \$100,000,000 an-

nually, and that does not take into account the less tangible damages. The only loudly audible sufferers in this latter category are commercial fishermen and the anglers, who complain bitterly through the Izaak Walton League and other outlets that thousands of miles of water are practically free of fish. But the injury to the national health and the destruction of play-places along the rivers and lakes is devastating.

Until a comparatively short time ago the outlook was fairly hopeless. There seemed to be no level on which everyone could get together and cleanse the waters.

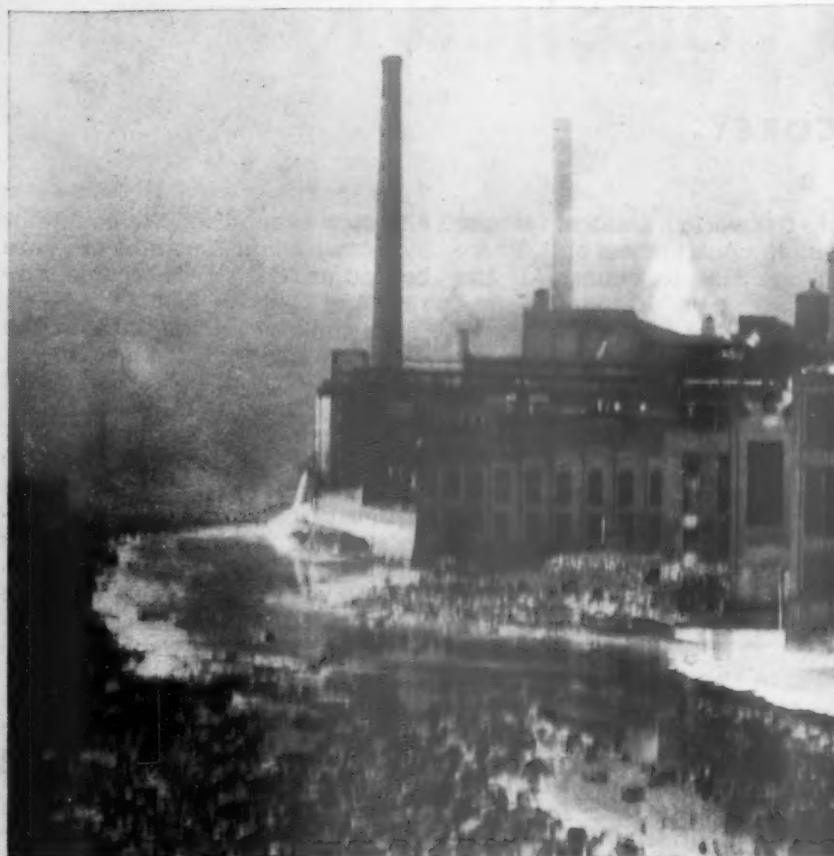
The authority of the federal Government is limited by the Constitution. The power of the Government is even more closely curtailed, for it cannot boss the states around. The states were almost helpless because the clean-up power and will of each state was limited by the actions of its neighbors upstream. If another fellow's dirty water flowed past the door it was only to be expected that the downstream householder would empty his private pot into the stream. All of the states made legalistic gestures as protection against the critics. Every state

passed laws but they were crammed with exemptions and buts and whereases and often were couched in such vague terms that they meant about what a lively lawyer meant them to mean. There are many cities and factories which have cleaned their wastes before flowing them into the streams, but there are other factories which cannot clean their wastes. But we not only need their products—

We cannot do without them.

We could not clean up all the waters as one job. The job was too big. Most of the states had stated unequivocally that they did not want the federal Government nosing into their affairs. The Supreme Court might give the federal Gov-

(Continued on page 73)



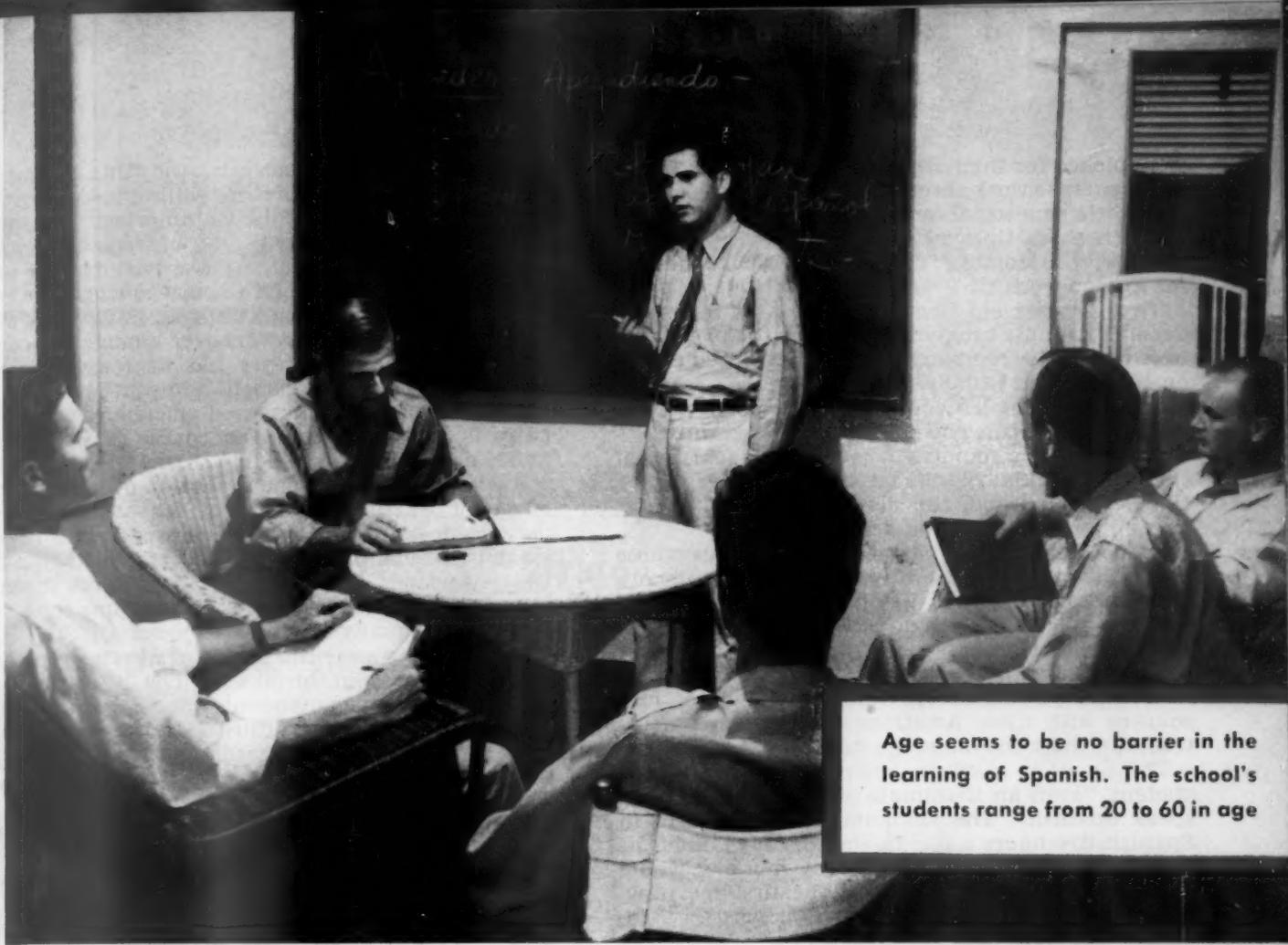
Some factories have acted to control their pollution while others continue to be chronic offenders



Contamination has killed all of the fish in many streams draining industrial areas



U. S. FISH AND WILDLIFE SERVICE



Age seems to be no barrier in the learning of Spanish. The school's students range from 20 to 60 in age

## Language is Their Best Tool

By RUTH SHELDON

ONE American company in Venezuela has adopted its own good neighbor policy

WHEN a Latin American business man comes to the United States, he usually is able to speak English—if not on arrival, then shortly thereafter. The Americans he meets take this for granted.

When an American business man goes to Latin America, he seldom knows the language. After living there for years, he may know a little kitchen Spanish and may even attain the linguistic peak of "una cerveza, por favor," in the local beer parlor. But he continues to take it for granted that it is up to the Latin Americans to learn English.

This one-way street has proved a rocky road for the good neighbor policy. Thousands of Americans who work in Latin America on the varied enterprises in which we have invested almost \$3,000,000,000 bungle along, form tight little cliques isolated from the real life of the country, learn little of its history or customs.

However, not long ago, a group of Venezuelan engineers listened in surprised delight when an

American scientist, speaking fluent Spanish, lectured at the College of Engineers in Caracas. Afterward they asked him how many years he had lived and studied in Latin America to become so perfectly familiar with the language and the country's customs.

"Years?" he replied. "Why, I had never been to South America or spoken a word of Spanish until eight weeks ago."

Some 500 other Americans in Venezuela could have said the same thing. They include mechanics, accountants, petroleum engineers, geologists, clerks and construction men. They range in age from 20 to 60. Some have Ph.D.'s and others no more than a third-grade education. But all are graduates of a little school that Creole Petroleum Corporation opened two years ago on the shores of Lake Maracaibo. All have the ability to speak, understand and read Spanish and have a good knowledge of Venezuela, its social customs, history, economic geography, laws and economic programs.

Creole—a subsidiary of Standard Oil Company of New Jersey—has been operating in Venezuela 23 years. In the course of those years it had built and operated elementary schools, high schools, vocational schools and adult night schools for its more than 14,000 Venezuelan employees and their children. But its 900 supervisory American personnel

were picked for their ability in their lines and their willingness to work abroad. Occasionally one took to the bottle as a social outlet. Some got into trouble.

When these things happened it was routine to say that "the tropics got him" or "he wasn't the type for foreign work."

Then 36 year old George Dickover, in charge of Creole's training programs, observed that Venezuelans whom the company sent to the United States on scholarships usually failed unless they received an intensive English course first. He pondered the significance of this and suggested a program.

The result is a course which combines features of the Army and Navy language training experiments, the Berlitz method, the ideas of Columbia, Yale, Cornell and the Colorado School of Mines.

School head, Dr. A. Chaves, a Colombian whose charm, liveliness and enthusiasm set the school's fast tempo, selects his Venezuelan teachers from cultured family backgrounds. He explains to them that they are ambassadors and must view their positions as such.

"Discussing your customs and the history of your country with these Americans is as important as teaching them the language," he insists.

The result is a school where, according to one student, "even an inanimate object could learn to speak Spanish." The students study and drill in Spanish five hours a day in small groups under as many as four different instructors—none of whom speaks English. By the end of the first morning, they have a vocabulary of about 100 words.

Even examinations are unique. The student sits alone in a small room where recorded questions are broadcast over a loud-speaker. His spoken answers

are recorded so that he can study his mistakes.

Once graduated, he is more willing to believe the company's statement that its American employes are, in a certain sense, "guests" of Venezuela. Able to travel without difficulty, make friends, hire and direct servants or respond to emergencies on or off the job, he is likely to be a happier employe as well as a more efficient one. Turnover among the company's American employes has decreased 65 per cent since the school opened. Adding the saving in training expense to increased efficiency, the company is convinced that the course is worth the \$2,500 per student—including salary—that it costs.

A wildcat well in a remote section of the country offered a practical proof of the school's value. Experienced employes, used to the comforts of an established camp, could not be persuaded to man the new project. The company, in an effort to start at once, sent out raw recruits. At the same time another crew, equally raw, started to school.

Two months later the school graduates replaced the original crew in the oil field. The difference, according to the superintendent, was astonishing. The graduates, 100 per cent adjusted to their surroundings, were able to work with the Venezuelan employes with complete efficiency from the first day. Their predecessors were still floundering.

However, all the students are not new employes. Old-timers attend, too, although in the beginning it took considerable tact to convince them that they could learn anything in a "beginners" school.

One Texas driller, who had worked in Venezuela four years, was so disgusted when asked to attend that he threatened to resign.

"I know these people like I do Texans," he snorted.

After a week, he admitted, in some surprise, "In one week I've learned more about Venezuela and about Spanish than I'd learned in four years."

The company's construction foreman protested with equal vigor when one of his needed assistants was sent to the school.

Now he will accept only graduates on his staff.

The school has demonstrated the falsity of the frequent American excuse that, as a race, we don't have the "aptitude" or "ear" for languages. Only one student has ever left because he couldn't learn Spanish and professors are still debating whether this was lack of talent or sheer laziness.

Nor, apparently, does ability to learn depend on age. The school has had many like the 60 year old driller who hadn't been in a schoolroom since he left the fourth grade. He did as well as the two young engineers with doctor's degrees and the geologist with an M.S. who were his classmates.

The increased efficiency extends to Venezuelans as well as to the American employes. One man whose workmen had always been sullen and unfriendly found a complete change in attitude when he returned from the school able to speak their language and discuss their problems with them. Recently in Caracas the university was eager to give a biology course. No Venezuelan professor was available but one of Creole's research engineers, an expert paleobiologist, offered to lecture on a part-time basis—an offer that was gratefully accepted.

He had graduated from the company school only four months before.

Such efforts of American business to get on speaking terms with the rest of the hemisphere is the most practical implementation of the good neighbor policy to date, paying off in both good will and increased profits.



When workers speak the same language, most problems can be solved quickly and easily

# Don't let "Indigestion" fool you!

"Indigestion" often is only a minor discomfort due to improper habits of eating and drinking,  nervousness, fatigue, and emotional  strain.

Sometimes, however, "indigestion" may be a warning sign of  certain diseases, or may indicate that something is wrong which should have prompt medical attention.

If you have "indigestion" frequently, you should see your doctor. His diagnosis  of the cause, and prompt treatment, may help you escape a serious illness. Remember,

*...better digestion is a step toward better health!*

## Good living habits can be an aid to good digestion

The digestive system has been likened to a chemical factory. Here, innumerable gland cells manufacture juices which act chemically upon the food we eat, so that it can be absorbed and used by the body.

When the system fails to function properly, "indigestion" usually results. Fortunately, this condition can generally be corrected by following a few common sense rules, under the guidance of your physician. He may suggest changes in your diet, eating moderately and at regular times, and chewing thoroughly. He will advise keeping in good physical condition, and avoiding

mental or emotional tensions.

Whatever may be the cause of your "indigestion," prompt diagnosis and any necessary treatment offer the best chance for cure. Today, new drugs and new surgical methods hold promise for better control of physical diseases of the digestive system. In certain types of cases, some doctors are finding psychotherapy increasingly important.

If you have frequent attacks of "indigestion," don't try to be your own doctor. The continued use of home remedies may do more harm than good, and may delay the start of proper medical care.

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**Metropolitan Life  
Insurance Company**  
(A MUTUAL COMPANY)

1 MADISON AVE., NEW YORK 10, N.Y.

**TO EMPLOYERS: Your employees  
will benefit from understanding these  
important facts about indigestion.  
Metropolitan will gladly send you  
enlarged copies of this advertisement  
—suitable for use on your bulletin  
boards.**

**TO VETERANS—IF YOU HAVE NATIONAL SERVICE LIFE INSURANCE—KEEP IT!**

## Have You Forgotten Your Head?

(Continued from page 50) signs reading "Do Not Touch" are made three-way, so unmissable from any direction. And merchandise being demonstrated—like pressure cookers, string bean splitters—is deliberately recessed and kept to the back. Even so, the half-thinking customer sometimes reaches over, gets burnt, or string-bean-slices a poking finger.

One New York store even has to protect careless shoppers from maiming themselves while buying hats. The ladies used to yank the hat drawers way out, which would then crash down on their instep, sometimes breaking it. Now each drawer has an automatic stop. It can't pull way out. And when madame lets go of it, it closes itself, to within three inches of shut, when it slows down, then eases to rest. A protection against careless fingers getting the pinch.

### Anything to trip over

THIS same store especially has to protect non-looking customers from rubber bands, pencils and flower petals. Customer "A" carelessly strews these items on the stairways, and customer "B," mind in the clouds, invariably steps on them. Gravity does the rest. The store therefore has a special petal-pencil-rubber brigade that checks the stairways regularly throughout the day.

Detectives and supervisors prowl this same store warning customers *please* to keep their purse closed, *please* to respect the eyesight of others by holding down umbrella waving, and *please* to carry their dog if they *must* take him on the escalator. And incidentally, one of the best dog fights in department store history occurred on an escalator one day.

Many customers come in, shop, and apparently forget what they most intended to order. Another store, therefore, has put between its exit doors a house phone painted fire red. Over it a sign asks: "Have You Forgotten To Order Anything? Use This Phone."

The supposedly hardheaded American business man does some prize forgetting, too. In fact, from the record he seems to be as careless as anyone. A good sample is the way he has to be protected in his offices in, for instance, Rockefeller Center in New York. The cleaning staff of those 20,000 offices obeys a fixed rule regarding trash

baskets: The contents of each is emptied into a separate bag, labeled and kept for 48 hours. And all vacuum cleaners must remain unemptied a similar time.

With what rich rewards! A jeweler's 161 cut diamonds were one day salvaged from the trash bags. On another occasion, the indispensable dental plate of a consul general!

### Railroads fight carelessness

PROTECTING the public from its own foolishness takes heaven knows how much of the railroads' time these days. The carriers spend thousands every year on educating people to be careful, to think, to remember. But auto drivers, all



oblivious to the efforts for their safety, still race locomotives to the crossing. And despite all the pounding about the meaning of warning signs, thousands of Americans still never give them a thought.

"For years," one railroad safety education official remarked recently, "we've been hammering home—we thought—the meaning of the shape of railroad crossing signs. That a circular sign meant 'approaching a crossing,' and a cross-buck sign meant 'you are right at a crossing.' But today we even find lawyers who don't know that yet."

Are you aware that people just will stick their fingers in the hinges of railroad car doors? The Pullman Company is. Some time ago it had to put shields over the hinges.

Pull-cords for stopping a train used to be marked "Emergency," but no longer. For folks, forgetful about the exact meaning of words, were yanking the ropes with the thought they opened the toilets' doors. Now the sign reads "Do Not Touch."

And every year the carriers provide bigger and roomier luggage

racks. For John Public just will stack too wide baggage on too narrow racks, with resultant tragedy to passengers below.

Bottles are another item against which the railroads have to protect their thoughtless patrons. The soft drink bottle invariably gets on the floor, into the car aisle. Another passenger invariably steps on it. Whoops—heels in the air! Most of the railroads now ban serving the bottle, insist the passenger must take his coke in a paper cup.

You might think that the least careless of all people would be farmers. Aren't they traditionally thoughtful, slow, unhurried as the seasons? Only traditionally—not actually. For probably more time and more brainwork goes into protecting American farmers from their own heedless acts than goes to safeguarding any other group of citizens.

### Farmers are forgetful

A VERITABLE army of protection experts worries month in and month out about the farmer's carelessness and forgetfulness. They confer, consult, redesign farm implements, go back to the first layout plans, to the chains, gears and all moving parts, and in general lie awake nights trying to think of methods to make farm life safe despite the farmer's casualness. But farming, regardless, continues to be the most hazardous industry in America.

More than 1,500,000 people on farms are injured every year, 16,000 killed. That is 44 deaths every 24 hours. All, largely, thanks to individual carelessness.

Farmers insist on straddling over or reaching through moving belts. They use uncovered hay chutes from the top of the barn. They toss pitchforks down, crank tractors in gear. Yet millions of words have been printed, hundreds of campaigns conducted warning against such heedless actions.

"Don't stand behind the wire stretcher," warn thousands of pamphlets distributed constantly. But hardly a month passes but some farmer forgets. A wire breaks. The barbs whip through his flesh like saws' teeth.

Formerly many a careless farmer wound up his earthly work in the course of hitching heavy implements to his tractor draw bar. He would try to back up the machine by operating the clutch while standing directly behind. Often that was the end of everything for him.

To protect him from such errant foolishness the manufacturers

For users of all types of contact photocopy machines...



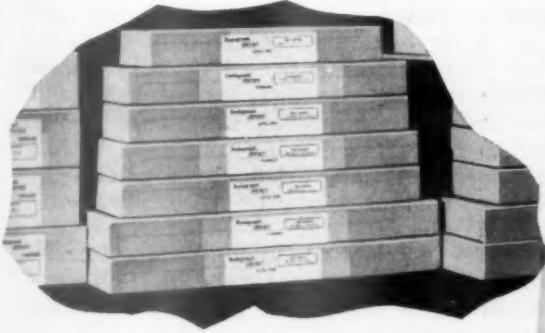
**New Quality . . .**  
available now for the first time in the office-copy field! Kodagraph Contact Paper—created specifically for photocopying—has a new, high-quality paper base...durable, specially formulated

pure white, non-yellowing. And a specially formulated photographic emulsion . . . uniform, high in contrast . . . wide in latitude. An entirely new product, this . . . one that lies flat during and after processing, that simplifies operator-control, that greatly reduces the chance of error.



**New Results . . .** photocopies that are sharper, clearer . . . with all details exactly right . . . reproduced in dense photographic blacks and brilliant whites. Something new . . . something to see—sparkling negatives and positives—distinctive reproductions of your work that are a pleasure to read.

## Kodagraph Contact Paper



**New Economies . . .** economies new to photocopying! Kodagraph Contact Paper is inexpensive to buy, simple to use. Its great uniformity—from sheet to sheet, package to package—permits high-speed production without intermittent, wasteful trial-and-error testing. Its wide latitude eliminates the need for split-second timing in exposure and development...reduces the number of makeovers. Real economies, these . . . and you can realize them now with your present photocopier and processing methods.

**Eastman Kodak Company**  
Industrial Photographic Division  
Rochester 4, N. Y.

"Kodak" is a trade-mark

**See for yourself . . .** the improvement in photocopies made with new Kodagraph Contact Paper! Also learn the whole story. Write today for the free illustrated booklet, "The Big New Plus."

### Mail coupon for FREE booklet

Eastman Kodak Company  
Industrial Photographic Division  
Rochester 4, N.Y.

Please send me a copy of "The Big New Plus"—your booklet about Kodagraph Contact Paper, and the other papers in the Kodagraph line.

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Department \_\_\_\_\_

Company \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_



**Kodak**

have had to provide a remote control clutch. Operated by a long, upright lever, if released it springs into neutral, much on the idea of the dead man's throttle on a locomotive. No hand pressure, no motion either forward or back. When in trouble, just let go.

Every canning season American housewives get in trouble with their pressure cookers. They forget that their instruction sheet warns: "Never open until the pressure is down." They open, and release a force of as much as 1,000 pounds pushing against the lid. Manufacturers have therefore had to design cookers so that the lid cannot be opened until the pressure is down, despite the forgetfulness of the user.

Even in our banks, where, one would imagine, folks would keep their wits about them since they

are there on money matters usually, the public has to be protected against its own scatterbrains. Many a bank has an official in charge of safe deposit boxes who checks the box after each customer leaves, to be sure it hasn't been absent-mindedly left open.

Well, what does it all add up to? Why are so many people so chronically forgetful and careless? What's the cause?

#### Psychopathic accidents

THE doctors—J. Ruesch and Karl Bowman of the University of California medical center—advance a theory which seems as plausible as any. Forgetful and careless persons, they say, are the maladjusted ones. Often psychopathic, they are frequently persons who are preoccupied with problems which they

cannot, or think they cannot, solve.

The "accident addicts" (which in general means the careless and mentally woolgathering) are estimated as one fifth of our population. They cause about four fifths of the accidents and usually are repeaters—that is, their absent-mindedness and negligence is operative day after day.

It is these Americans who give rise to the need of safety programs and have-you-forgotten campaigns and all our costly safety education activities. But little, alas, can be done about these folks except to continue to educate and protect them. That will only end when there are no more Americans who are physically present but mentally absent so much of the time. And human nature being as it is, that will probably be at the millennium.

## Snowballs All Year 'Round

MOST PEOPLE can only make snowballs in winter when there's a bountiful blanket of white on the ground and the "packing's" good. Fred Schwab and J. Frank of Detroit, Mich., make them the year around, even when the mercury is trying to burst right through the top of the thermometer.

Schwab and Frank hold the distinction of being the world's largest producers of snowballs—but not the throwing kind. You find theirs on store counters along with glistening white bells, stars and other ornaments of snowy texture which Schwab & Frank, Inc., manufacture for Christmas.

In preparation for this Christmas they produced more than 5,000,000 featherweight plastic decorations and some 30,000 bushels of "snow" for trimming windows and other Yuletide purposes.

#### 97 per cent air

THE ornaments are made of expanded polystyrene, a plastic developed by the Dow Chemical Company during the war and used for flotation purposes in life rafts and amphibious craft. It is about 97 per cent air, and a cubic foot of it, tipping the scales at two pounds, buoys up 55 pounds of weight.

It was after the war that the partners looked for some way to use expanded styrene in their business.

"The whiteness, snow-like tex-

ture and sparkle suggested winter and Christmas," Schwab says. "So we hit on the ornament idea."

A few ornaments, made for the 1946 Christmas season to test the market, won immediate acceptance. At first the snowball makers weren't sure if it was because of the absence of foreign-made glass baubles. They soon discovered that people liked their creations because they were Christmasy in appearance, unbreakable and didn't weigh down the branches of a Christmas tree.

The white styrene from which the ornaments are made comes in huge "logs" which are sawed to desired lengths. The ornaments are formed on special machines which the company has developed and which turn out some 1,000 ornaments an hour, completely forming the snowballs or other shapes. After forming, they are inspected, fitted with hangers and packaged for shipment.

Even snowball manufacturers have their troubles. On one occasion the machine which makes the plastic "snow" broke down in mid-summer. The flakes of plastic were sucked into the ventilation exhaust system and blown out of the building.

Surprised residents of the neighborhood blinked their eyes at the blanket of white that covered their lawns.

The ornaments are shipped to Europe, Africa, Central and South

America as well as to all 48 states. In addition, quantities of the snow are sent to Sweden. Hollywood largely uses cereals for snow in winter scenes, but realistic Swedish producers have found the plastic material most satisfactory for catching actors in a storm.

Schwab and Frank started their business in a small, rented shop about 11 years ago. Today, their company occupies a four-story building and business has expanded greatly.

#### "Snow" for many uses

THE company is the largest user of expanded styrene. In addition to ornaments, it makes special "snow" packages for cosmetics and other products, miniature snowmen for display purposes. It has even made artificial "popsicles" in various colors for use in show windows.

On the non-display side, it processes material for low-temperature insulation and for flotation uses.

And ground-up particles of the styrene have a rather romantic use—they provide a good substitute for rice at weddings.

Only on one occasion have Schwab & Frank snowballs been used for "throwing." Once a group of Detroit veterans sent a mail barrage of them to congressmen in Washington in a protest against unsatisfactory housing and price conditions. The styrene pellets served to emphasize the vets' point that, under such conditions, "veterans didn't have a snowball's chance."

—A. J. CUTTING

## Our Phantom War Stockpiles

(Continued from page 42)  
or should we depend on maintaining supply lines in time of war?

The maximum stockpile champions are experienced civil servants, led principally by the mineral experts of the Bureau of Mines. The minimum stockpilers are led by the equally-experienced officers of the Joint Chiefs of Staff, whose views are naturally reflected by the Munitions Board.

### Military kept control

AFTER V-J Day, the civil servants sought to take control of the stockpile. Their position was an up-to-date adaptation of Georges Clemenceau's memorable remark about the conduct of war—"The stockpile is too important to leave in the hands of the military." They obtained White House approval for their view that stockpiling should be in the hands of an independent agency.

But the civilians lost out on Capitol Hill. The military retained control of the stockpile through the Munitions Board.

The civil servants subsequently carried on their attack for the maximum objective—which, in dollar volume, then was around \$6,000,000,000 as against the military's minimum objective of around \$2,600,000,000. (The increase in prices since 1946 would make these totals around \$8,000,000,000 and \$3,400,000,000.)

Here, too, the military won out in Congress. The minimum became the accepted stockpile objective.

Since the stockpiling act was passed in July, 1946, Congress has appropriated \$500,000,000 for actual stockpiling. Of this, some \$415,000,000 has been obligated for purchases—and some \$110,000,000 represents actual deliveries to the stockpile to date. In dollar volume, this is about five per cent of the minimum objective.

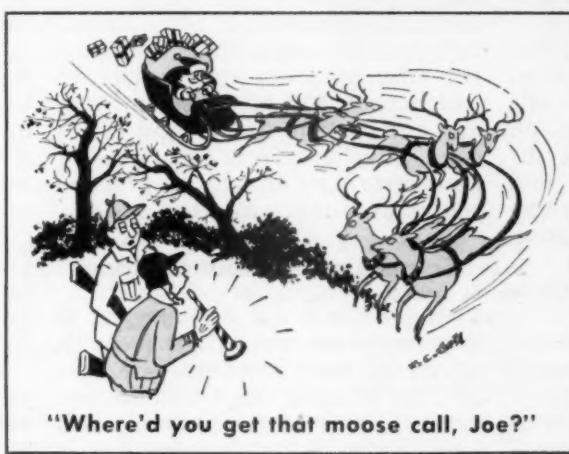
In addition, Congress authorized \$300,000,000 for an item known as "contract authorizations." This means long-term mining development to increase the over-all supply of materials at home and abroad.

To a considerable degree the stockpile is made up of minerals, and mines, ordinarily, are not

brought into quantity production in a couple of years. In fact, it is not at all unusual to spend five years or more in exploration and development work before realizing any return on the investment.

The "contract authorization" is concerned with the development of new properties and the expansion of production facilities in proven existing properties. Since the development of a new mine involves considerable risk, in the investment of capital, the "contract authorization" for the output of these new facilities provides a sure market and thereby minimizes the risk. It is in no sense a subsidy for existing mines.

But, if we are to get any real benefits from this long-term development operation—not only for



"Where'd you get that moose call, Joe?"

the national stockpile but also to increase the minerals and metals supply for our ever-expanding economy, at home and in friendly countries abroad—Congress will find it necessary at least to double the \$300,000,000 authorized to date for "contract authorizations."

On the short-term side, there is a serious problem of logistics involving the so-called "ground rules of availability."

These "ground rules" delineate, on secret charts, the supply lines around the world which our Navy and Air Force believe can be kept open in time of war.

The maximum stockpilers in the Government believe these "ground rules" should be drastically limited. Joint Chiefs of Staff argue like this: in the operations of war on a world front, many areas will be occupied by our armed forces, and supply lines must be maintained.

The military establishment is reluctant to go before Congress with

a request for \$4,000,000,000 more for the stockpile—at a time when its budget for actual military needs will be \$2,000,000,000 more than last year.

But the maximum stockpilers argue the cost of the stockpile is a *national* cost, and should not be considered in any way as part of the budget for the military establishment. The stockpile goes into supporting the whole of our industrial and economic life in a time of war. Consequently, stockpiling is a capital investment and not an operating cost. Moreover, in view of the long-term trend of rising mineral prices, stockpiling now may mean considerable savings to the taxpayers.

They insist, too, that building a maximum stockpile in time of peace means great savings to the nation in time, manpower and the costs of transportation—the latter meaning the difference between the costs of peacetime shipping and wartime convoys.

Answering the military argument that convoys would have to be provided anyway, for ships returning from foreign occupation zones, they say that precision bombing can have a disastrous effect upon mines and railroad lines in the strategic material areas abroad—meaning a heavy wastage of time and manpower in rebuilding these facilities—if they can be rebuilt at all.

They also point to the fact that at one time in World War II—when military requirements for airplanes were at a peak—Nazi submarines were sinking as much as 80 per cent of the bauxite shipments from the Guianas. Bauxite means aluminum—aluminum today means the 70 group Air Force.

Security, of course, means dollars. But the stockpiling cost is not measurable in dollars alone. Somewhere, sometime, it's going to have to be measured in terms of sacrifice—less fancy trimmings and gadgets, less steel for consumer goods, fewer automobiles.

Even if only ten per cent of the available world supply of strategic materials were taken out of industrial production each year, that would be a big bite. But that also means that it would take maybe ten years to build up the stockpile to even the present minimum objective—and ten years is too long. The bite is going to have to cut deeper—letting the chips of sacrifice fall where they may.

## Maybe Your Wife Can Work for You

(Continued from page 45) polishes furniture, mends rips in bedsheets, alternates the use of her linens by putting freshly laundered ones at the bottom of the pile in her linen closet, she is constantly engaged in preventive maintenance—preventing the furniture from looking old and shabby before its time, preventing the whole bedsheet from shredding, preventing some linens from wearing out more quickly while the others rot and get yellow from lack of use.

When she saves herself many repeat trips by picking up dishes and silver at one spot in her kitchen and transporting them on a tray all together to set the table, or stacks her cupboard and pans so the things she uses most often are first in her line of reach, that's preventive maintenance of her health and vigor.

She is engaged in preventive maintenance, guarding against failure and spoilage, when she reads the cooking directions on food containers, the washing directions on clothing tags, and studies the pamphlet of information that came with her new pressure cooker or vacuum cleaner.

How can these habits affect business?

A friend of mine who owns a small printing plant recently learned the value of storing fresh supplies underneath or in back of older ones. As fresh cans of printing ink came in, they were placed in front on the supply shelf. Twelve cans of ink in the rear were never used and finally were so dried up they had to be thrown out.

Another business man realized the importance of having his foreman study the handbook that came with a new machine when the equipment broke down a few days after it was installed.

The plant was idle as one workman after another tried to fix the machine. Finally, the next morning, the owner put in a service call to a repairman who turned one screw and had the machine going in an instant.

Afterwards the foreman came and showed the diagram of the machine in the handbook to his employer. "I could have fixed that easily," he said, "if only I had seen this booklet when the machine broke down."

Incidentally, even if your machines are several years old, you can still write to the manufac-

turer and get the handbooks for them. You might still learn something about how often each machine should be oiled, over what period of time certain parts can be expected to need replacing, and so on.

As Professor Saliers points out, "Systematic inspection should reduce emergency repairs to a minimum. These are expensive because 1, loss of time is involved, 2, repairs are frequently temporary and permanent repairs are needed later, and 3, more or less prolonged shutdown may result if other parts of your plant are affected by one machine's breakdown."

The professor probably learned all this from his wife.

Gimbel's department store in New York recently found out that so few business men, large and small, ever had their office furniture polished and cleaned that they are offering a one-day service in which they will clean sofas, wax, oil, and polish desks, and wash rugs. They're merely bringing the housewife's technique of preventive maintenance into the office.

### Complaints without red tape

THE fact that the homemaker is in personal contact with those with whom she does business—the grocer, the butcher, the milkman, her maid, if she has one—probably also helps her to be the success she is.

When she has a complaint it doesn't take a printed form with eight carbon copies, or an intermediary, for her to register it. She goes right to the source of her dissatisfaction and irons out the wrinkle of dissension by discussing it with him.

Even more than in handling gripes, this personal contact is useful in teaching new ideas and introducing new systems. When your wife teaches your daughter how to cook and bake or make a bed, she instructs her personally. She doesn't say to her, "Now go bake a pie," and expect her to find her own way the first time.

And yet the business man does this frequently, according to Everett Wilson, author of "Getting Things Done in Business." He says the greatest single reason for the failure of new ideas in business is that the head of the company doesn't bother to show the new idea or system to his help. Either he introduces it to them through

an emissary, or else he tells them about it and says, "Now go do it." When they do it incorrectly, or lackadaisically, through lack of knowledge, the employer figures his idea was no good and drops it.

Wilson says that the ideas which succeed the quickest are those which the business man demonstrates himself to his workers, and then demonstrates a second and third time, if necessary, until he has given his idea a fair trial. Just as his wife demonstrates household chores again and again, if necessary, to their daughter.

Sure, this personal contact takes more time. But the quicker and better results achieved over impersonal dealings practically always make it worth while.

### The morale problem

YOU will probably scoff at this as funny feminine logic, but you might even take a tip from your wife when she goes out and buys herself a gay new hat because she's down in the dumps. A new and flattering bonnet can give her more lift than an elevator. A new habit or two might do the same for you. A wise man has said that the human being's need for change is the only thing that never changes.

Or maybe the change in your life ought to be taking your wife out to lunch and asking her if she's got any ideas that you can put to work in your business.

It is unfortunate that few business men discuss their workaday problems with their wives nowadays. They have a mistaken notion that they would be burdening their mates if they did so. And yet the fact is that the men who do take their wives into their nine-to-five affairs have been the greatest successes.

Of course, after years of keeping mum about what goes on in your office, your wife may give you that "Say, are you sick or something?" look when you suddenly bring up a business knot and ask her advice and help in untangling it.

You might hurdle that first awkwardness of taking her into your confidence by showing her this article and telling her frankly that you are going to put her wisdom and management experience to work for you.

Chances are that after you've had her treated for shock, you'll find she's flattered and pleased to be called in as consultant.

Wives very often make sense. Yours can probably make not only cents but dollars, too, if you'll give her the chance.

# OKAY— but what's in it for me?



"So America's the richest country in the world. So what?

"So Americans produce more than any people on earth. Okay—but what's in it for me?"

At all times, in all ages, nations have had to answer that question—or go out of business.

The average man—the worker, the farmer, the small businessman—is human enough to ask: "What will it do for me—for me and my wife and my kids?"

#### Let's look at the record—

Here in America we have the best answer in the world to that question.

**Machine Power:** Since 1910 we have increased our supply of machine power  $4\frac{1}{2}$  times.

**Production:** Since 1910 we have more than doubled the output each of us produces for every hour we work.

**Income:** Since 1910 we have increased our annual income from less than \$2400 per household to about \$4000 (in dollars of the same purchasing power), yet

**Work Hours:** Since 1910 we have cut 18 hours from our average work week—equivalent to two present average work-days.

**BUT THE BEST IS YET**—You're right—things can be even better...and must be better. Right now, everyone admits prices are too high. We still have the threat of boom-and-bust. Our system has faults, yet it has brought more benefits to more people than any other system ever devised.

We can beat the boom and bust cycle. We can have even better food, better clothing, better wages, better homes, more leisure, more educational and medical facilities.

We can have all this IF we all continue to work together and share together...IF we continue to realize that each American's personal standard of living will rise in proportion to how much all Americans produce through better machines, better methods, better teamwork.

And that's about it. What's in it for you depends on what's in it for America.

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I know that higher wages, lower prices, shorter hours and larger earnings can all result from producing more good for every hour all of us work.

Therefore, I will ask myself how I can work more effectively every hour I am on the job, whether I am an employee, an employer, a professional man or a farmer.

I will encourage those things which help us produce more and add to everyone's prosperity—things like greater use of mechanical power, better machines, better distribution and better collective bargaining.

I will boost the good things in our set-up, and help to get rid of the bad.

I will try to learn all I can about why it is that Americans have more of the good things of life.

Please send me your free booklet, "The Miracle of America" which explains clearly and simply, how a still better living can be had for all, if we all work together.

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BELL AIRCRAFT PHOTOS

## Work Horses of the Sky

The 'copter is equally at home dusting crops or hauling supplies to isolated forest fire fighters



EVER SINCE Daedalus began collecting chicken feathers and old candle stubs, Man dreamed of a cow-pony uninhibited by gravity. With the invention of the helicopter, his dream came true—in part. Only recently, however, has the helicopter come into its own, performing an ever increasing number of those skyhorse jobs that the more spectacular planes have never been able to do.

Ambling across hedgerows and fence corners, with the elaborate casualness of a mare in Elysian pasture, the helicopter is introducing industrialist, engineer, forest ranger, farmer and rancher alike to new dimensions of accomplishment for practical, everyday tasks. Aerial patrols that jog along five feet above power lines; delivery of fire-fighting equipment on a ten-foot rock ledge, 5,000 feet above the nearest mountain trail; death for locust swarms as well as for the black fly plagues that have cut down the tourist potentials of summer resorts for a hundred years; the world's first artificial insemination of date palms and fruit orchards—these are only a few of the helicopter's proven achievements of the homely and practical, "from topside."

The helicopter's distinctive feature, of course, is the horizontal rotor blade that enables it to laze along, without wings, at a horse-and-buggy pace, and to land on a dime. The rotor, over and beyond its ability to turn a backyard into an airfield, is an oversized flying fan that can control some of the more pernickety habits of nature.

In California, when sudden rains fall on orchards of ripe cherries, apricots or other delicate fruits, helicopters are called in to wind-dry the trees with the swirling down-gale from the rotor blades. This action saves the fruit from "rainspots" that may reduce its market value by two-thirds.

Similarly, when forecasts warned of a killing frost in upstate New York last year, a canning company hired a helicopter to fly leisurely back and forth over a 70 acre plot of tomatoes that were ready for harvesting. The rotor blades forced down the warm air lying 100 feet above the field, broke the frost-crust and raised the ground temperature to 35 degrees throughout the night. The crop was saved, although the temperature dropped to 26 degrees in near-by fields, and crops there were ruined.

### Spreading insecticides faster

LAST spring and summer, a fleet of ten helicopters imported from the United States knocked out the locust plague that periodically ravishes thousands of acres of corn and wheat land in Argentina. Locust swarms have been reported as being so thick that "instead of the sun, you see a rusty red glow as the rays reflect from their wings and backs." These buzzing tidal waves, ten to 30 miles long, have forced DC-3's to make emergency landings because of fouled motors. But the 'copters' rotor blades chop on through, spewing insecticides that, according to claims from Buenos Aires, are "98 per cent effective."

In Washington the skyhorse is winning accolades from the U. S. Forest Service and the Geodetic Survey. Veteran forest rangers predict that, thanks to the flying windmills, the need for a large organization on major forest fires should be a thing of the past. In forest fires along the Rockies and Sierras the 'copters are snuffing out blaze after blaze by the simple process of getting men and equipment to the scene within a few minutes after smoke is sighted.

Carl Brady, pilot for a U. S. Geological Survey crew in Alaska, reported: "Friday I landed on seven mountain tops—a total of 16 times on three of them. The

rotor stuck out over the cliff and I could have jumped from within three feet of the cockpit, straight down—a good 1,000 feet. That day, we accomplished more than the crew could have done alone in a month."

In Michigan not long ago helicopters jogged out over fruit orchards owned by the state college to do a job that bees and hummingbirds have always been harum-scarum about. Ripe pollen, mixed with water, was sprayed down on the flowering trees. It was 100 per cent effective. Similarly, date palms were inseminated by spraying in Iraq and California.

## Backs into corners

IN western wheat fields, in New England's cranberry bogs and across the ringed, prairie-like fields of the potato country in Aroostook County, Me., helicopters are doing a similar unparalleled job of controlling weed growth and killing insects through aerial spraying. The 'copter, farmers have found, can not only spray from 150 to 200 acres an hour at dobbin-speed, but can back nonchalantly into fence corners and cover crops there.

The same principles were involved when helicopters were used to douse Adirondack swamps and streams with toxins to ward off the early summer plague of black flies. "In all my 80 years," vouchsafed a resident of Old Forge, N. Y., a week after the 'copters had done this job, "it's the first time I ever saw babies in the yard without a fly-net over their cribs in early July."

Still selling at \$25,000 to \$30,000 and requiring more operational skill than an airplane, the helicopter is 'way beyond the means of the average householder. Yet, recently, a West Coast manufacturer demonstrated a new, lower-priced 'copter powered by two eight-inch "pulse jets" built into the tip of the rotor blades. The machine, he claims, burns ordinary automobile gasoline and has twice the payload of other 'copters. Similarly, from New England, came reports of another whirligig flyer that will sell for "less than \$4,000."

It wasn't so many decades ago, say the wistful, that an automobile cost \$5,000.

Mass production and industrial application can, in time, do the same for the helicopter as they have done for the automobile—lower the price. The big point is that 5,000 years after Daedalus' flight the skyhorse is finally here.

—ROBERT WEST HOWARD

## Insurance... and YOU

**#12 of a series of informative articles  
on insurance and bonding.**

# Have you enough Business Interruption Insurance to protect next year's profits?

You probably carry Business Interruption Insurance to provide the profits which you would otherwise lose during a shutdown due to fire, windstorm, riot or other insurable hazard. Many farsighted managements have long protected their earnings this way.

If disaster should force a shutdown of your operations, would your Business Interruption Insurance be sufficient to pay continuing costs . . . and leave enough to cover your normal net profit, too?

Actual losses show that many companies do not have *enough* Business Interruption Insurance to cover their potential losses. That's because they've neglected to keep their policies in line with anticipated earnings.

Now, while planning for the new year, is a good time to figure exactly how much a shutdown might cost you and how much insurance you need to close this loss gap. The Hartford's work sheets make this calculation easy. Write us for them or call your Hartford agent or your broker.

# HARTFORD

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HARTFORD ACCIDENT AND INDEMNITY COMPANY

## HARTFORD LIVE STOCK INSURANCE COMPANY

Writing practically all forms of insurance except personal life insurance  
Hartford 15, Connecticut



## No Comics, Scandal, or Sport

(Continued from page 48) rect, and thereby saved himself a lot of money.

But the promotion men have to add that such results aren't possible for all business men. In fact, they're feasible only for a small minority. Out of three business men, they'll admit, one will find the *Journal* a problem in Greek, the second will see nothing in it; only the third will detect dollar signs.

The many peculiar policies of the paper are traceable to an odd beginning which goes back to a night in 1827 when, at the Bowery Theater, New York saw its first ballet dancer in the shape of a French mademoiselle named Hutin.

Appearing on the stage between two plays, she caused considerable commotion when, as she engineered her pirouettes, her limbs showed.

Upon discovering that the damsel had legs, the ladies in the first row of boxes looked aghast and rose as one woman, hurrying home between the first blush and the second pirouette. But the men stayed behind and next day the New York press announced that

her admirers went mad with "rapture and enthusiasm," and went in for rapturous raves of its own.

At the moment there happened to be in New York a young inventor named Samuel F. B. Morse who was just then sweating out a season between portrait painting and frustrations in love. Morse was horrified by the newspapers' puffs about the new "poetry of motion" of Mlle. Hutin. Irrately, he demanded if the editors had no sense of moral responsibility.

Morse talked of establishing a paper which would set a moral example for the offending journals. He drew up a prospectus and soon got a silk merchant named Arthur Tappan interested. Six months later, with Tappan's money behind it, the *Journal of Commerce* was born.

Naked as it was of all references to the liberal arts, the *Journal* needed something positive. Tappan found it in the desire of local merchants to profit from import and export news. Thereafter, the new paper's columns abounded with daily reports of all merchandise clearing through New York by ship, train and oxcart.

Starting with William Maxwell, a Yale Congregationalist, *Journal* editors for the first 60 years were largely associated with the cloth. And despite their lack of news experience, and because of their disgust with newspaper practices, they instituted some fancy methods of gathering news.

Founder Tappan and his editors didn't believe, for instance, in working on the Sabbath. When other editors without such scruples started a press association to gather news from incoming vessels and included Sunday in their work, the *Journal* would have none of it.

### Faster boat news

FACED with daily scooping, the paper commissioned a Philadelphia firm to construct a speedy little vessel and christened it "Journal of Commerce." Every day reporters boarded her and sailed for Sandy Hook and sometimes as far as 100 miles out to sea to intercept incoming vessels, get lists of their cargoes and the news from three months' old European newspapers.

The press boat then would head for Fort Lafayette where the news would be hurried to the editorial office.

Often, when the news was hot, Tappan wouldn't wait for the next edition and would stride onto the floor of the Exchange and read—free—the timeliest items. That way, he made sure that business men got it first from the *Journal*. This free service practice still goes on. All departments continue to this day to provide much information gratis by telegram, telephone and mail—even to nonsubscribers.

After this successful effort at salt-sprayed journalism, the paper was encouraged to move in other directions. To obtain a better news service from Washington and beat out, in the process, its Sabbath-breaking competition, it set up an eight-station relay of pony expresses and got the Capital news one day ahead of the mails.

After that came a *Journal*-inspired move which revolutionized the news-gathering process. In 1844 Morse sent his now renowned telegraph message from Baltimore to Washington and editors were quick to see the possibilities.

The *Journal* management, more mellowed by now, took the lead in organizing the other New York papers into what today is known as the Associated Press. The group's first president was the editor of the *Journal*, Gerard Hallock. When Hallock retired in 1861, his successor at the head of AP was David



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M. Stone, also editor of the *Journal*, who headed the press service for 30 years.

In 1927 the *Journal* was sold to the Ridder Publications, Inc., for \$3,000,000. The paper's AP franchise was sold to the up-and-coming New York *Daily News*. No press service could hope to supply the type of material the *Journal* uses in such great volume.

Old-fashioned as it has long been described, the *Journal* is headed today by young men, the grandsons of old Herman Ridder, who founded the *Catholic News* in 1875 and a newspaper empire that now includes the *Staats-Zeitung*, Duluth *Herald*, St. Paul *Dispatch* and *Pioneer Press*, and a number of other midwestern papers.

Joseph E. Ridder, Herman's son, is president of the Journal of Commerce Corporation. One of his brothers, Victor, is vice president. Joseph's son, Bernard J. Ridder, 34, is editor and publisher, and is responsible for the publishing policies. Another son, Eric, 29, is general manager and secretary.

The *Journal* has been published at 63 Park Row in the old Pulitzer Building for the past 14 years, after having previously been at 46 Barclay Street and 32 Broadway.

#### To build new plant

IN December, 1947, the company bought a plot on Worth Street, east of Broadway, on which it plans to erect a new plant.

In December, 1947, too, the *Journal* purchased the Chicago *Journal of Commerce* for \$1,250,000. There is no announced intention of making one paper out of the two, although it is conceded that there may be a greater similarity from year to year.

The *Journal*, under its new management, is thus spreading out.

But even the oldtimers on the staff are pleased.

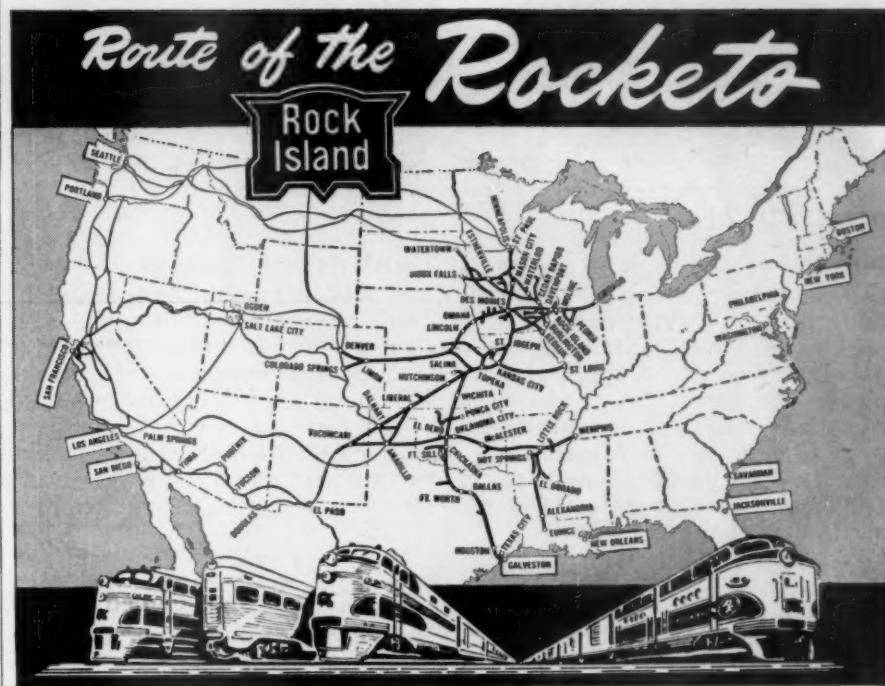
They mention what happened when a direct wire was installed to coordinate the operations between New York and Chicago.

As soon as the wire was in, the New York *Journal* operator flashed her Chicago *Journal* colleague. "Are you there?" she demanded.

"We're here," came the reply.

This, the oldtimers swear, went on at hourly intervals for three days. Only on the fourth did the New York operator change over to "How's the weather out there?" Then the wire was ready for use.

"You have to be absolutely sure of your facts in this business," the oldtimers say, grinning. "If that's old-fashioned, stolid and dull—well, it pays off for us."



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## Are the Professions Drying Up?

(Continued from page 34)  
in the 1947-48 school year. There were 10,600 graduates in 1948 compared with 7,168 in 1940.

**Nurses:** If you'd like to overcome the shortage in this field you'll have to accept higher costs in hospitalization and contribute more generously to the support of hospitals. The complaint of nurses is twofold—pay is too low and there is too much work of a menial nature that nonprofessionals could and should be hired to do. Both would cost money.

It is estimated by the Women's Bureau that we will need 554,200 nurses in 1960 compared to 317,800 available in 1947. In 1947, however, we still were some 41,000 nurses short of filling the active demand.

Even if the number of graduates in nursing could be held at the wartime peak of 45,000 a year, we still would be faced with a shortage in 1960. And in fact we are not holding to the wartime peak, as last year's enrollments fell below that level.

**Chemists:** In chemistry more than in most fields the demand will be for men with graduate and specialized training. All indications are that there will be some shortage of workers with doctorates, and an oversupply of those who have only bachelors' degrees. Here again the competitive situation should produce better work with benefit to industry and society.

Prospective students might do well to plan on five or six years of college work before seeking employment. In general, starting salaries and pay scales are comparable to those in engineering.

There were 80,000 chemists and 26,000 chemical engineers as of January, 1948. It is estimated that about 1,000 chemists a year are needed to replace those who die or retire.

Before the war, the number of bachelors' degrees awarded in chemistry ranged between 4,000 and 5,000. The 1948 graduates with bachelors' degrees numbered 7,183; masters', 1,306 and doctors', 523.

In all probability this field will

continue to expand and will offer new opportunities as the fruits of laboratory research are put into production.

**Dentists:** The situation in dentistry is comparable to that in medicine—an abundance of prospective students and a limited number of vacancies in professional schools. The same arguments are used for and against increasing the size of student bodies and the same uncertainties about how scientific discoveries will affect requirements.

Nor does the comparison end there. The biggest shortage exists in rural areas and the concentration of dentists has followed that of the wealthier portion of the population.

Most opportunities are as salaried employees and a considerable amount of capital now is required to buy or start a drugstore. Starting pay is relatively good, but the ceiling is limited except for those who own all or part of the business.

**Architects:** The pent-up demand for building is expected to maintain good employment opportunities for many years. There will be more jobs in research as the construction industry seeks greater efficiency and cost-cutting methods.

Increased leisure time of the population is creating more work in related fields such as landscape architecture in development of parks and recreation areas.

There were about 21,000 architects in 1940 but that number is believed to have decreased due to the curtailment of training during the war years.

Indicative of the supply trends is the fact that more than 1,000 architects were graduated in 1948 as compared to 495 in 1940. In addition, there were 10,178 veterans studying to be architects during the past school year.

**Accountants:** Business emphasis on more efficient methods, cost control and increased government regulation all will help to maintain employment opportunities. For the student who qualifies for full professional status as a certified public accountant, earnings range from good to high, but are lower in subprofessional categories.

A BLS report of January, 1948, showed 30,000 C.P.A.'s but eight to nine times that many persons were employed in accounting work.

Because many prospective accountants are enrolled in general business and commercial courses and are not classified by specialty, there is some difficulty in forecasting supply. There were 71,471 veterans studying to be accountants during the 1947-48 school year.

**Others:** A whole new field of industrial employment for physicists may open up as atomic energy is developed. In the past, jobs in this field were principally in teaching and in laboratory research and there still is no exact count of how many physicists we have nor reli-



In 1960 there will be a demand for about 110,000 dentists, or some 40,000 more than there were in 1940. Counting replacements for those who die or retire, some 53,000 will have to be trained between 1950 and 1960.

**Pharmacists:** Wartime curtailment of training opportunities and death and retirement of older workers left this profession some 7,500 short in 1945. On the basis of current enrollments the accumulated shortage will be wiped out in 1951. Professional schools plan to adjust the size of entering classes to balance supply and demand.

able estimate of how many we may need. It looks like a good profession for those with advanced training.

Women will find opportunities in library science, as occupational therapists, as dental technicians and in other similar fields.

**Standards:** One more important factor must be noted in any forecast of the outlook for professional personnel—that of *standards*.

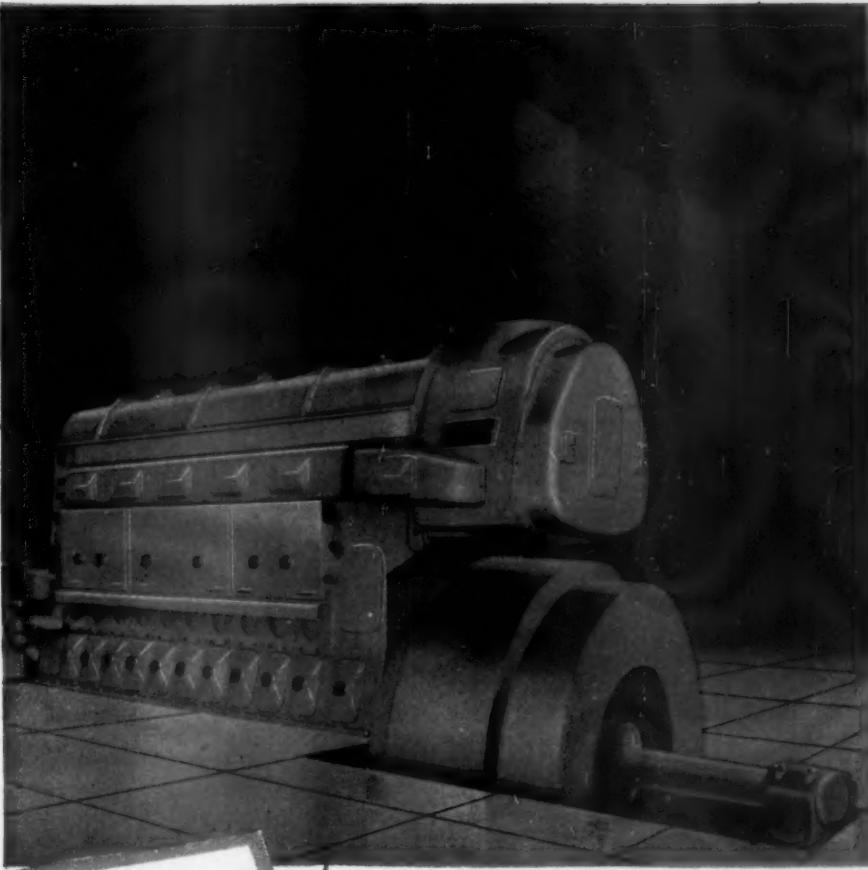
Because their work bears so directly on the public interest, practice in many professions is subject to public regulation. Most jurisdictions require licenses or certificates for the practice of medicine, dentistry, engineering, architecture, public accountancy, teaching and so forth. Many professional societies set up standards of education and experience for membership.

Any material change in standards for the practice of a profession will have a direct and immediate bearing on the supply-and-demand situation. In 1905, for example, there were 160 accredited medical schools with 26,147 students. Through the next ten years standards were raised, with the result that in 1910 there were only 131 schools with 21,526 students. By 1915 there were only 96 medical schools and 14,891 students. The effect of the standard-raising on the supply of doctors is apparent.

Turning to the present day, the teaching profession also is a case in point. According to estimates of the National Education Association, 870,000 teachers were employed during the past school year and of these about 100,000 held only emergency certificates. The U. S. Office of Education reports that less than three fifths of our elementary school teachers have four years of college preparation and more than one third have only two years or less of college work. Any raising of standards in teaching would aggravate the shortage.

Parents who want to give their sons or daughters sound counsel on the choice of a career would do well to include this advice:

Quite apart from the present supply-and-demand situation, the professions will become more competitive. Some of that competition will be for a place in a school, some will be for a job after graduation. Under these conditions young men and women will do best in the field of their greatest interest and natural aptitude. And that guidance is sound on more counts than a position and pay scales. It's the key to contentment in one's work.



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## You're not as Tired as You Think

(Continued from page 37)

ly with their muscles, according to some psychologists, who look upon mental fatigue as a disease of the intelligent and ambitious.

This may well be true, since ambition—itsself virtually an atom bomb in blasting fatigue—lays you open to frustration. Moreover, the conflict of such emotions as desire, anger and fear is generally recognized as the biggest cause of mental fatigue. When you don't get what you want, you become angry but may fear the consequences of expressing anger. When you are forced to do something you don't want to do, it takes effort to overcome your resistance as well as effort to accomplish the task. Since much of life runs contrary to our personal desires, the only workable rule here—it's the fifth—is *never accept defeat when you have a chance to win and never insist on victory when you are sure to lose*. You can't stop a locomotive by throwing yourself across the tracks, but you'll find a brake is inside.

Work will never tire your mind by itself, but worry about your work or problems outside of work certainly will. Worry is a sort of rac-

ing of the mental motor, which psychiatrists have described as circular thinking. The key to its control lies in the familiar statement, "I'm so worried I can't think straight."

To stop worrying, says Dr. Daniel Blain, medical director of the American Psychiatric Association, you have to *think straight*. In other words, make up your mind. Ask yourself questions. What am I actually worried about? What can I do about it? Is there anything I can do now? What kind of plan can I make for the future? The answer to all this is the sixth rule—*do the best you can and don't waste time worrying about anything beyond your control*. You'll never learn to avoid mistakes without making a few. You'll make a lot more if you let worry sabotage your self-confidence.

All the philosophical rules in the world won't help you if you become self-centered and turn your eyes inward in a continual examination of how you feel, as Dr. Blain explains it. Don't assume the world revolves around *you*. "Since that is rarely the case," he says, "we should fix our attention on what is

going on around us and ahead of us."

Middle age is the time for stock-taking and general reorganization. Dr. Sigmund Freud put the matter very bluntly: "To endure life prepare for death." The Christian evangelist simply asks, "Are you ready?" Often the inventory turns out better than you suppose.

For one thing, the older you grow, the longer you can expect to live—within certain normal limits. The point is that the average white male, with an expectancy of 65.1 years at birth, is not a man with only 25 years left when he reaches 40. He has outlived the risk of dying in infancy or youth, and has an actuarial promise of 30.9 years. At 50, he still has 22.7 years to go.

### Older men at their best

THERE is still plenty of time to "amount to something." A study of the master works produced by leaders in various fields showed most of the gentlemen hit their peak in their late 40's and 50's. Forty-four seemed to be the big year for inventors and poets, but military leaders, novelists and explorers were at their best from 46 to 48 and artists, clergymen, physicians, statesmen, astronomers and mathematicians found their top stride between 50 and 54. Naturalists, jurists and historians achieved glory at 57 and 58, and even humorists were not at their funniest until 56.

The older man has it all over the younger one in several important respects. While he is not so fast—the young fellows hold all the sprint records—he has far more endurance—the marathon records are held by men in or near their 40's. Grim but impressive proof of this was observed in the Japanese prison camps in the Philippines, where less than one in ten of the American troops captured at Bataan survived the murder, cruelty, starvation and disease. "Those whom anxiety drove to desperation made mistakes and mistakes invited death," said Dr. Livingston P. Noell, Jr., himself a military prisoner for 34 months. "It was noted that older men often were able to take it better than those in their early 20's."

The older man has more sense, in any situation, or *should have* if he learned anything in his youth. His head may become bald and his jowls wither, but his mind can keep on growing in wisdom and understanding. In occupational and intellectual deeds, the middle-ager should be able to run circles around the young fellow. But not at the bar or the beach.



## Antidote for Poisoned Rivers

(Continued from page 52) Government new powers, being the only body that can solve any dispute between the Government and the states, but the Supreme Court prefers not to make an order that will not stand up.

So we decided to clean up by watersheds. There are 15 major river basins. We—and by "we" is meant the 100 or more civic organizations that have been at work on the water problem—have had more than 100 clean-up bills introduced in Congress. Most of them failed for one reason or another. One of them was vetoed by former President Roosevelt.

### Information ready for work

ALL the possible information had been gathered and cross-indexed. The lump-sum cost of any suggested total operation was appalling.

"Probably," said one bitter advocate of clean drinking water, "a third as much as we are giving the small European countries."

Many of the cities were in debt up to the statutory or in some cases the constitutional limit.

But if a few states at a time were to get together; and if the federal Government were to help with a little loaned money and a little information and advice; and if, in short, we kept our shirts on, something might be done.

So the state compact plan was put to work.

This plan has been used many times, under the constitutional proviso that two or more states may enter into a compact to do something approved of by Congress. It has the advantage that a legal and authoritative body can be set up which can make rules and enforce them, subject to the authority of the courts.

The eight states of the Ohio River basin agreed by congressionally approved compact to clean their waters. The agreement was considered by the legislatures of the states at intervals for about 24 years. Every form of publicity was used. When Congress enacted the law, in June, 1948, it could safely be said that there was no visible opposition in any one of the eight states. The waters of the Ohio

River basin are the most grossly contaminated of all the 15 basins, thanks to the enormous prosperity and productivity of the eight states. If the plan works in the Ohio basin a similar plan will be offered to each of the other basins.

"And it's got to work," the basin people say.

The eight pioneer states are:

Illinois, Indiana, Kentucky, New York, Ohio, Virginia, Pennsylvania, and West Virginia.

It is doubtful whether any similar area in the world compares with the eight states in natural riches, productive capacity and human energy. Germany's famed Ruhr valley is not in the same class. But, as stated by Hudson Biery, chairman of the Committee on Stream Sanitation of the Chamber of Commerce of Cincinnati:

"The streams of the Ohio River basin provide water for more than 7,000,000 persons and for industrial processes. They are also used for the disposal of sewage by 8,500,000 persons and almost two thirds of this receives no treatment. Industrial wastes with an oxygen demand equal to sewage from almost

tions can tell when Pittsburghers have had asparagus for dinner."

These unpleasant facts are dwelt upon because the 14 other river basins are also contaminated. Some of them, thanks to a shortage of factories and fortune's gift of swift waters in their rivers have been very little dirtied. But their day is coming, because science is digging deeper into the earth and producing more incomprehensible chemical monsters almost daily. The other basins might reflect that, according to Dr. Herman G. Baity of the University of North Carolina:

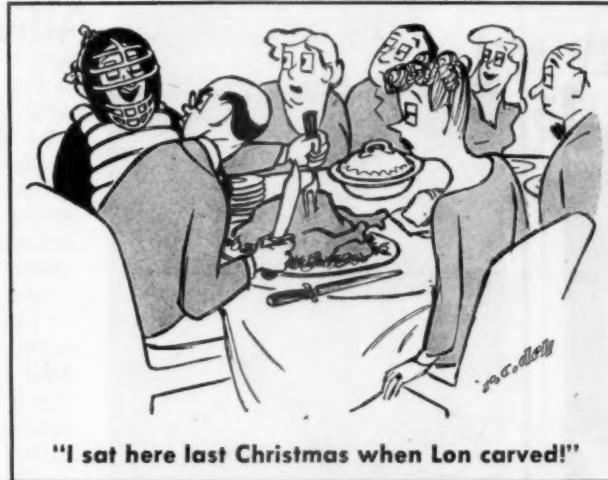
"In the Ohio River basin 30 public sources of water supply serving about 1,660,000 persons are endangered. Many outbreaks of intestinal diseases have occurred following periods of low stream flow. Recreational facilities have been damaged.... Fish and other aquatic life have been detrimentally affected."

### Oysters are killed off

THE Chesapeake Bay and its tributary waters at one time contained about all the fish they could hold. There are still lots of fish, because the area is so great that the waters to some extent purify themselves. But the Maryland and Virginia oyster-men complain bitterly that the oysters are dying out.

At least 40,000 acres of beds that once produced about as fine and fat and savory oysters as could be found in any waters are now out of use because the beds have been poisoned. Just as a by-product, oysters on the half shell were smaller and more costly this year. The take is so small that an oyster tanger often raked up enough oysters to net him \$25 or \$35 for his day's work. For that day's work, he might not make back his gasoline for the rest of the week.

The eight pioneer states have agreed to share the costs of the future operations pro rata. They have pledged "faithful cooperation" in abating pollution and agree to enact any legislation necessary to this end. The commission is to consist of three commissioners from each state, who shall serve without compensation except for the reimbursement of necessary expenses, and three commissioners representing the United States Government. Each clean-up order must be assented to by "at



10,000,000 additional persons enter the streams. Pollution problems are further complicated by the effect of waters containing 1,800,000 tons of acid per year from coal mine wastes.

"Ten years ago we told the Rivers and Harbors Committee that the 450 tons—100,000,000 gallons—of untreated solids we daily dump into the Cincinnati pool from which we take our drinking water was equal to dropping a dead horse in the river every three minutes. Since then someone has thoughtfully added that Cincinn-

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least" a majority of the commissioners from each of not less than a majority of the signatory states and a majority of the commissioners from the state in which the offending city or factory or mine is located. . . .

Right there, of course, is the thin spot in the shield against river pollution.

The Ohio River drains the second largest river basin in the United States. The Mississippi, of course, is first. The basin's area is approximately 203,900 square miles and the population of between 19,000,000 and 20,000,000 constitutes about 14 per cent of the people of the entire country. Such important cities as Louisville, Cincinnati, Wheeling and Pittsburgh are on the Ohio, plus a myriad of towns and smaller cities. Every source of pollution has been identified and studied; research into the many problems is actively under way in 12 university and investigation centers, according to the U. S. Public Health Service.

This research constitutes a part of an estimated 140 projects now under way.

Under the terms of the new law, \$800,000 a year for the next five

fiscal years is to be spent in the construction of facilities for research and the training of personnel. Another million dollar a year fund is earmarked for payment to the states to cover, in part, the costs of their surveys and studies. The entire program is under the direction of 250 of the country's foremost civilian scientists. One of the important incidental benefits will be the training of students of sanitation.

#### Loans for treatment

PUBLIC LAW 845 authorizes the making of loans to any state, municipality or interstate agency for preparation of plans and the construction of treatment works "to prevent the discharge of untreated or inadequately treated sewage into the streams." The federal loans can cover up to one third of the estimated cost of such projects, but are limited to \$250,000 for each one. No loan can be made until the project has been approved by the state water pollution control authority, and by the Surgeon General of the United States, and is included in the comprehensive program developed under the

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### The Muskrat All-Americans



OFFHAND, it might seem a little far-fetched that there'd be any connection between the carefree rodents of the Notre Dame campus and the arid reaches of sultry Pakistan. But there is a very definite tie-up.

It would seem that everybody at the South Bend, Ind., university doesn't eat, dream and play football. Oblivious to the roar of

a November Saturday afternoon crowd, the hawking of pennants and the grim business of moving a pigskin across the gridiron, a group of students interest themselves by working along the shores of St. Mary's Lake, the picturesque body of water on the campus.

These young men are seminarians of the Holy Cross Order and they spend a good deal of their time as trappers. They're after the muskrats that live along the lake shore.

The money that they get from the pelts goes to the Holy Cross Order's charitable activities in Pakistan. The pelts are partially cured on the university campus before being shipped to buyers. A skin may bring from 50 cents to \$6, depending on the condition and quality of the fur.

These 130 seminarians, incidentally, are also on what might be called the brainy side, although the university pooh-poohs this. All that a student needs to gain admission, a bulletin says, is "an average of 80 in his studies." —HAROLD HELFER

Act. The appropriation of \$22,500,000 for each of the five immediately following fiscal years is authorized. The 14 other river basins will implement the program in their respective watersheds, when and if interstate compacts are entered into.

So much for the plan. Authorities seem to be agreed that it offers the only practicable way out of the dirty water in which we are up to our necks. If it works, the Ohio River may again be what the first settlers called it:

"A fine fishing stream."

But other states have entered into compacts and they have not worked well in all cases. No one hopes to get perfectly clean, clear water in any river basin. There are too many complications ahead. The over-all cost of cleaning the waters of the 15 river basins is beyond computation. The cities and towns and villages can be compelled to treat their sewage until it is relatively safe—if no one opens the wrong valve, as once happened—because both law and public opinion operate on them. The forward-looking industries have been trying desperately to control their wastes for years past.

Not all of them can control them. Yet we must have the things they produce.

According to a report of the National Resources Board, the industries which are greatly bothered by "serious" water pollution include textiles, pulp and paper, coke and gas, leather, sugar, certain chemical products, operations in which distillation is a process, food canneries, meat and milk. Much has been done and much remains to be done. Mines and oil fields and petroleum refineries and rubber reclamation operations must be included in the list. The cost may run into the billions and take a generation. But Hudson Biery will tell you that in the end we will clean our waters:

"Because we must."



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# On the Lighter Side of the Capital



## Read it and weep

A CERTIFIED accountant has reported that the other nations owe us something more than \$85,000,000,000. Some of it we may get back if we have luck. This figures out at about \$660 per American. The chances are that this is a greater sum than has been given away to other people by all the nations in the world since time began. But the visiting diplomats all want more:



"Your great, arrogant, rich land has refused to give just a few more millions to my little country" said a diplomat the other day. "What greed! What cruelty!"

The newcomer diplomats all feel that way. Most of them, anyhow. Washington hits most of them like a sap behind the ear. They get up dazed and fumbling. It is the capital of the most important of the civilized powers. Its only business is politics. The only other city of which that can be said is Canberra, which is hardly big enough to rate a comparison. Its society is about as exclusive as a ball park. A duchess spare-times as a grandma-sitter. The President has been seen cooling his nose against a show-window. No wonder the newcomers are a little dizzy.

## Riding the snob line

WHEN the resident Rhodes scholars planned a two-dollar dinner for Sir Oliver Franks in the restaurant of the Library of Congress diplomatic eyebrows rose like yeast. Franks is the British Ambassador, a Rhodes scholar, he knows this country, talks the language and likes a two-dollar dinner if it is good. It would never occur to him that protocol had been infringed if the joint didn't smell of mothballs.

Some of the Rhodes scholars got a little hot when they heard of the attitude of the newcomer diplomats, but not very hot. They know that Washington is unlike any other capital and that newcomers must learn the new rules. A senator once led a rookie diplomat to the door of a large brick house:

"Darndest place in town," said the senator. "Fine Scotch, good free lunch—Wonderful."

They drank, shook hands with a cordial host, ate a few tidbits, paid nothing and said good-by. The senator said their host was a lobbyist and a crook. In fact he was arrested a few days later.

## Rough Russian rejoinder

ONE of the most incomprehensible facts of Washington life to the newcomer diplomat is the ease with which almost anyone can be reached on the telephone. It is a major operation to use a telephone in most European countries. In Washington almost anyone will talk if he is not otherwise engaged. The exception is the Russian establishment. A newspaperman recently telephoned the Soviet Embassy:

"I am on the air tonight," he said, "and I would be grateful if some one in the embassy will correct my pronunciation of a few Russian names."

That request went from undersecretary to undersecretary until it reached some one in apparent authority. He said:

"We do not give out any information over the telephone."

## By way of contrast

A SWEDISH newspaperman came to town on a short visit not many months ago. He happened not to be on intimate terms with the Swedish representatives—

"Purely personal. We just do not like each other—"

He wanted to see the President so that he might write a short paragraph. No interview, he said. Just a handshake and a moment's chat. So his friend found a man who knows Charley Ross and telephoned and Ross said sure, come ahead. No one called out the Horse Guards. The Secret Service men had his name on their list and he shook hands with the President and went away in a kind of Scandinavian tizzy. He said he could hardly believe it.

## They're always that way

WASHINGTON always did take a lot of knowing. Almost 100 years ago Mrs. Margaret Bayard Smith, the brilliant wife of the editor of the *National Intelligencer*, told of the horrid spouse of a newcomer diplomat. The pretty little beast took off so much of her clothes when she went to a party that little boys stood in the mud to watch her get out of her carriage. When they couldn't take it any longer Washington hostesses served written notice on her to cover her curves or stay home. Note that her diplomat husband—a newcomer to Washington—had not protested her capers.



## Protection for lobbyists

CONGRESS has ruled that all lobbyists must place on record all the financial facts of their activities but Ben Marsh thinks that isn't enough.

"There should be a Lobbyists' Protective Association."

The argument is that men of character who represent worthy causes should be recognized as engaged in a service to the public. It is a fact that most of the leading men in Congress listen to such men willingly but it is also admitted that not every registered lobbyist is in this category. Marsh, who is registered as Lobbyist No. 1 with Congress, would also require congressmen to file statements of their financial positions:

"So that we can know as much about them as they know about us."

So that goes out the window.

## Loose and good-natured

A CAPITAL in Europe may be down at the heel and the gold braid on the Horse Guards a trifle rusty but

the operations are always precise. An honored guest gets the salutes and heel-clicks that are his due right at the appointed moment. Washington is at times a trifle slipshod. When the Chinese delegation arrived at the airport—on its way to put the bite on the World Bank for a little more of the medium—it was met by high hats, striped pants, brass and motorcycles galore. The delegates were hustled into long black limousines and decanted at the Shoreham. When the Chinese illustrious had been escorted to their rooms in the hotel one delegate was left over and seemed to be pretty sour about it:



"Excuse me," said one of the State Department welcomers, "but do you wish to go to your room now?"

The sour delegate said things in surprisingly fluent American. He wanted to know what kind of bengaled foolishness this was? Who were these fatheads who had slapped him into an automobile and run him over to the Shoreham? And who was going to pay the taxi fare back to Arlington, where he lived over his laundry?

#### A note of forgiveness

COME to think of it, Washington isn't the only capital in which equivalent boners have been pulled. When the Peace Conference was held after the first World War reporters were no more loved by the great men than they are now. Only the correspondents who could be depended on were to be admitted to the first session.

"Who," asked Herbert Swope of Lincoln Eyre, "do these guys think they are?"

Swope and Eyre were both of the old New York *World* staff. They put on silk hats and the ridiculous diplomatic uniform of black coats and striped pants, rented the longest black limousine in Paris, and swept through the guarded doors like potentates. Got away with it, too. A perfect scoop.

#### The under-valued slave

IT WAS Sen. Olin Johnston of South Carolina—or maybe it was some other senator from one of the old-time southern states—who was reminded of a story by Mr. Truman's amazing performance at the polls. A very fancy Northerner, he said, inherited a bit of property in South Carolina. When he was

ready to go back to New York he called in Old Harry:

"Harry" he said, "the only property I've got left down here is you and that team of swayback mules and I don't want to bother with you. You take those mules and live in that old shack down in the swamp and, if you can make any money hauling, you pay me \$1,500 and you're free."

Five or six years later the Northerner had to go back to South Carolina to attend a wedding and looked up Old Harry. The former slave had \$20,000 in the bank, 15 head of mules, three cotton wagons and owned a brick house with a bathtub in it. Under the law all this belonged to his master:

"Whyn't you send me \$1,500 and buy yourself free?" that amazed man asked.

"I'm too good a man," said the slave, "to sell that cheap."

Anyhow, the good Senator thinks it's funny.

#### Fat off the generals

AWAY back in Teddy Roosevelt's time the great heart of the nation was moved by the spectacle of well-larded generals plunging through Rock Creek Park on horses in an effort to shake off the accumulations of years and good living. The fat came off, too, or the stars did.

"No man can do good thinking when he is panting," Teddy used to say.

Signs indicate that generals and admirals alike will be defatted in the reasonably near future. A dossier is being made of the brass who turned down good ideas. In the first World War an admiral refused an inventor's scheme to weld ships instead of riveting their plates.

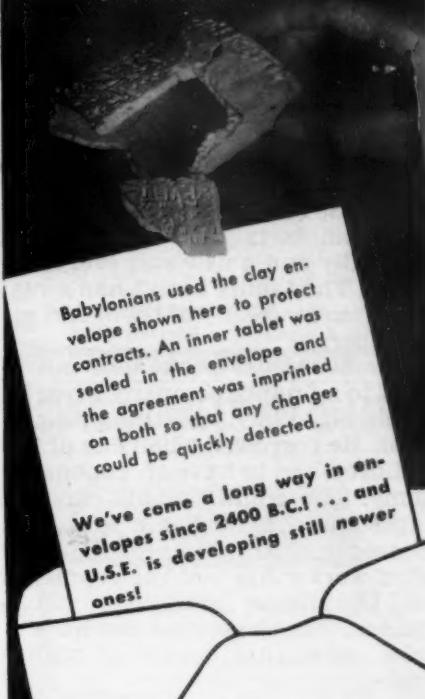
Similar failures to keep flexible mentally are charged on the books against some of the high tops in the Second World War. It adds up to more youth in high places pretty soon.

#### Changes in State

GEORGE C. MARSHALL may resign as Secretary of State. He is a very tired man, although he is not so tired that he could not take time to write in his own hand a pleasant message to Gen. Hjalmar Erickson, retired, who is regaining his health in Reno. It is the frequently heard report that he has not been given the intimate support by the State Department that the Secretary of State should have. The conclusion is that, if he stays, something will be done about that.

#### BABYLONIAN CLAY ENVELOPE

Photograph Courtesy Yale University News Bureau



Babylonians used the clay envelope shown here to protect contracts. An inner tablet was sealed in the envelope and the agreement was imprinted on both so that any changes could be quickly detected.

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## Rich Man, Poor Man

(Continued from page 31)

husband's pay, for food. She does her own work, including the laundry. The Donovans also save on clothing. Mrs. Donovan buys a coat every five years. But she has to purchase four house dresses a year. Donovan buys three work shirts annually and a new suit every two years. The family hasn't had a real vacation since any of them can remember.

Donovan just about gets out of debt to a finance company when he is forced to buy something else on time. He borrowed when one of the children had to have an appendectomy. The engine in his car collapsed and a new one was purchased on credit. Thus far the shipyard worker has met the payments on the house mortgage, \$50 a month. That he might not have it is a constantly recurring nightmare.

**ISADORE R. BENTON** teaches American history in a Washington, D.C., high school. The National City Bank survey showed that teachers, in general, were barely three-quarters as well off in 1947 as in 1930. But Benton, who started his teaching career 18 years ago, would say that he does not feel half as prosperous. He cannot remember being beset by comparable anxieties.

Last year he came down with the flu. The doctor ordered him to stay in the house for the balance of the month. During the four weeks he was required, by District law, to pay the salary of the substitute who taught his classes. That totaled about \$120. On top of this were the doctor bills. Benton got the money from his bank's small loan department. He had cashed in the last of his war bonds the year before.

Benton, like any good teacher, finds joy in discovering the rare, particularly gifted mind. It had long been his custom to work after hours with unusual students. But now he hurries home to tutor a handful of pretty, if not historically minded, girls from a Washington private school. The combination of this and his salary gives Benton an annual income of \$4,100, which is above the average for teachers in Washington.

The Bentons get along because they have only one child. Until rising costs made it impossible, they had planned to adopt a second baby. They are lucky in one respect. Ten years ago they bought a house in an outlying suburb at a

reasonable price. The mortgage has been reduced to a level where the cost is \$60 a month. But food, clothes, medical and dental care and running their car require so much that the specter of not being able to meet the premiums on a \$10,000 life insurance policy constantly haunts the teacher.

A vacation has been out of the question since 1942. During the summer, Benton applies himself to research at the Library of Congress and tutors students if he can find them. Only these extra earnings make life tolerable. He could not, save for these added dollars, dream of attending an out-of-town meeting of history teachers every few years.

**JOHN BIELSKY**, a Pennsylvania coal miner, is almost twice as well off as he was in the mines 25 years ago. The men worked long hours. They were maimed or killed in accidents. They lived in company houses and bought in company stores. Then there were the strikes, the shutdowns during depressions and the lockouts when nobody earned anything.

Bielsky is better off, but he is a long way from being rich and he has small prospect, if any, of leaving much behind him. His earnings fluctuate with the number of hours he works. This past year, had there been no strike, he would have earned, before taxes, more than \$4,200. A man could live well on that. Bielsky's tastes, like those of the Polish girl he married, are simple. His recreation is limited to an occasional fishing trip and an infrequent movie.

The money he actually received in 1948 was considerably less than \$4,200. Federal taxes, union dues and the strike all took a slice. Out of his reduced wages, Bielsky has had to contend with high prices. Food took the most money. Bielsky demands the dishes of his native Poland and gets them. Once a week he wants a thick steak.

The Bielskys spend little on clothing and furniture. For years they have saved so that their teenage son and daughter can go to college. The educational fund has reached \$3,000 and the Bielskys will never touch it, however costs may increase or whatever may be lost through strikes or depressions. As for their own future, they are content. Under the new pension plan they will be paid \$100 a month. Somehow they will live on

it when the children are out in the world.

**EDWARD LEIGHTON** is a retired lawyer of 70, who lives with his wife in a small apartment hotel in Chicago. For 50 years he was on the legal staff of a large corporation. Five years ago he elected to take it easy. His pension of \$3,000 appeared ample in 1943 for the needs of his wife and himself. To supplement it he had \$15,000 saved, mostly in government bonds.

The National City Bank estimates that a pensioner like Leighton is reduced to a standard of living only two-thirds as good as the one he enjoyed in 1930. And like Isadore Benton, the Washington schoolteacher, he wonders whether this is not an understatement. Some of his government bonds were purchased in 1938 and so have matured. He can get \$100 for every \$75 he paid, all right, but the \$100 will hardly buy \$75 worth of the things Leighton needs. It looks to him as though he would have done better to put the money in a savings account, spending the interest as it was paid.

Like other older, retired people, Leighton is finding the security for which he worked all his life an idle dream. He had planned to do a little traveling, possibly to Europe when the war ended. But that now is impossible. He had hoped to read more and go to the theater. But he can't afford many books or to go often to the theater. Rents have increased and so have restaurant prices. The Leightons would move into an apartment but none is available.

Caught in the squeeze between a rigid income and inflation, Leighton looks toward his remaining years with increasing alarm. He is already dipping into his savings.

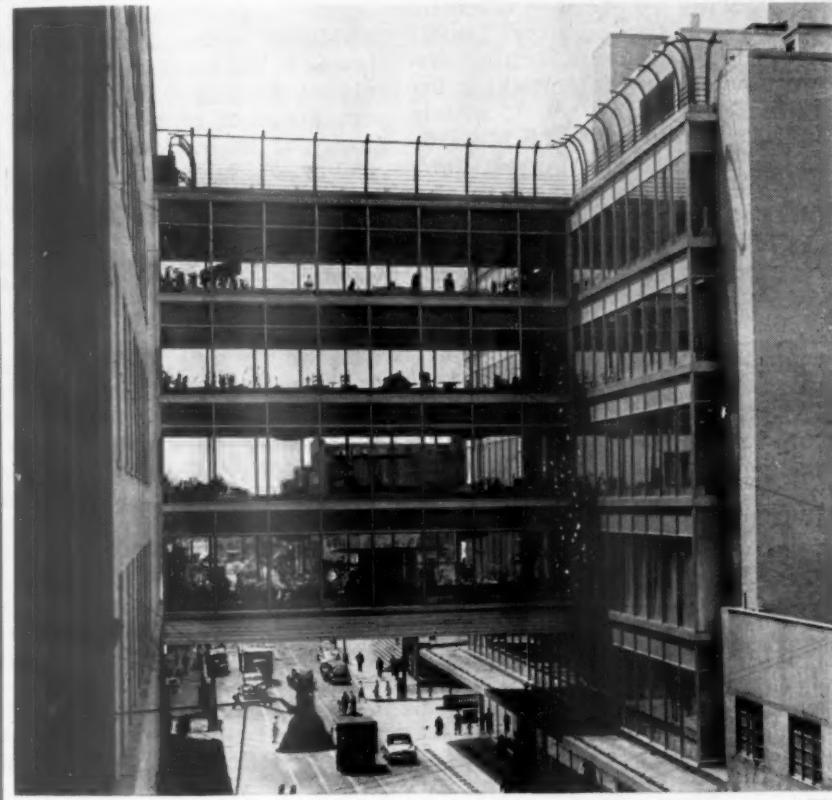
**ARTHUR K. FRANKLIN** is a widely envied man of wealth. Vigorous and healthy at 55, he lives on a rolling estate on the Main Line outside of Philadelphia. He plays golf in the low 80's, is a member of the Radnor Hunt and rides to the hounds on crisp autumn mornings. In addition to his country place, Franklin has a town house in Philadelphia and a summer home in Maine.

He is a man with a genius for management, has amassed a comfortable fortune by taking on limping corporations, reorganizing them and making them pay dividends. He receives sizable fees for doing so, but his big money comes through the acquisition of depressed securities and holding

them for the increases that are nearly always inevitable. During the war he contributed heavily toward the ultimate victory. He increased output in nearly every kind of armament plant. He served on numerous committees in Washington.

In another five years, Franklin has calculated, he will retire. Although he has traveled widely, there are many parts of the world which he has not seen. He intends to visit them and also to get leisurely enjoyment out of his already fine art collection. He probably will still do so when he is 60.

Franklin is one of the few individuals who will doubtless enjoy affluent old age. But heavy taxes have made it out of the question for him to add to his capital in recent years. Indeed, he has been forced to draw \$10,000 to \$20,000 to meet expenses. And the yield from his holdings has not been much to boast about after the highest bracket taxes have been paid. Considering inflation and taxes, a fund of \$160,000 is needed today to provide living standards made possible by \$60,000 in 1930. Franklin has a lot more than \$160,000, but he has a lot of obligations, too.



## Where "Folksiness" Prevails

WHEN Rich's Department Store in Atlanta expanded by buying the building across the street, it faced two problems. One was architectural, the other was danger of losing the "intimate folksiness" which was part of the store's customer relations policy.

The first was solved by a four-story bridge linking the two buildings. Glass sides on three of the floors converted them into show windows as well as passageways. The top floor, also glass-enclosed, became a recreation center for employees.

To preserve the policy of "folksiness" the store hired six young women as hostesses. These "Girl Guides," chosen for their personalities and alertness, were assigned to help customers find the departments they wanted.

The idea has worked so well that the store may treble the number at Christmas time. As one male remarked: "The Girl Guides are wonderful—even if they don't have kegs around their necks containing spirituous matter."—HAROLD HELFER

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## How Thieves Nab a Car

(Continued from page 40)  
block. There must be some mistake somewhere."

Back at the "factory," they would doctor up the new car by changing serial, engine and license numbers and palm off the stolen job on a new owner with the credentials of the wrecked one. Both were clever mechanics and it was hard for anyone not an expert to detect the cars they converted.

Some thieves simply forge the papers they need and often, when other evidence is thin, the auto detectives use the forgery counts to put auto thieves out of circulation.

### Tricks to sell cars

PAPERS provided and license tags changed, your thief is ready to go out and find a buyer for his loot. Most of them put an ad in the paper and sell to unsuspecting bargain hunters. Some go to used car dealers, who are constantly being taken in, police say, because they neglect to check the engine number against the number on the phony registration papers.

Thieves are always thinking up new tricks to throw dealers off their guard. One sharp operator named Jimmy Webb would impersonate a police officer doing a little automobile business in his off hours, flashing a bogus badge and casually exposing a holstered gun. Webb and a confederate palmed off nearly \$50,000 worth of stolen cars on various dealers.

One thief would throw dealers off the track by trading in the hot car on a new one and paying a healthy sum to boot.

"I like that powder blue Buick over there," he told the operator of one agency. "With my car, how much?"

"I'll take \$1,500," the dealer offered.

The thief took the offer up on the spot, peeled off 15 \$100 bills and drove off in the car. He sold it for \$3,100 and pocketed \$1,600 on the transaction. Now awaiting trial for grand larceny, he stands to lose quite a lot of time on the deal—several years in the lockup, in fact. However, the big cash loser was the operator of the agency, for the thief had marketed his new car on a perfectly good title.

"But he offered me cash money," the dealer incredulously told the police. "I couldn't figure a hot-car

monkey laying out \$1,500 of his own dough."

Professional thieves often combine forces to make the best use of their specialized talents. One may grab the cars, another provide the papers, while still another may be the smooth-talking salesman who puts the loot on the market. In years past, these specialists have often operated in rings of national and international proportions. Though stiffer enforcement has made them less common, the rings keep bobbing up every so often in all parts of the country. Local, state and federal authorities are even now engaged in breaking up one in Essex County, N. J., which county prosecutor Duane Minard, Jr., claims to be the largest auto theft ring ever turned up in the United States. More than 100 cars have been recovered, Minard's office reports, with 75 persons arrested and 30 convicted so far. The

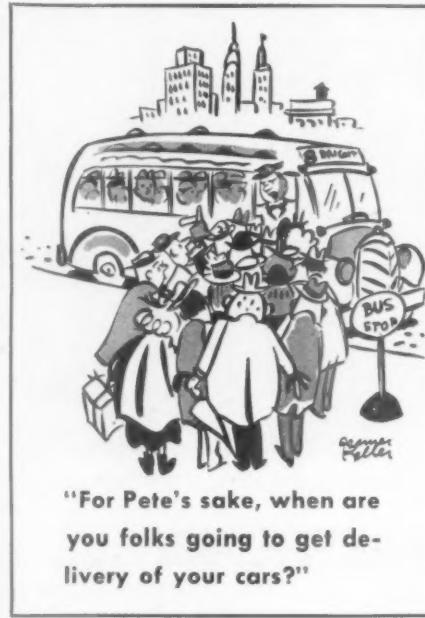
Nick was tied up with an exporter who, for each new car to be stolen, would send him a set of license plates and registration papers. When Nick delivered the car, he would collect \$500. The stolen automobiles were crated, by a firm which police said was entirely innocent, shipped abroad and sold for a sum believed to total more than \$500,000. Police closed in after the war had cut off the export market and driven the combine into the riskier domestic field. When arrested, Nick was ready to retire on \$75,000 he had saved up from his operations.

### Most cars are recovered

THOUGH autos lead all other classes of stolen property in dollar volume, they also top the list in percentage of property recovered. Last year in U. S. cities, 92.6 per cent of all stolen cars got back to their owners, according to nationwide police reports. Of all other types of stolen goods, only 22.5 per cent was recovered. Cars abandoned by joy-riders are one reason for the high automobile recovery rate. But the main factor is a militant and unending fight against car thieves carried on by local, state and national authorities.

They maintain a network, more widespread and close meshed than that devoted to any other single type of crime, which combs the streets and highways constantly for stolen automobiles. Let's say your car is stolen from its parking place on a downtown street while you're at the movies. Chances are you'll head for the nearest traffic cop, who'll hustle you off to the precinct police station. A few minutes after you turn in a report, the make and license number of your car will be coming over the radio of squad cars all over the city, and within the next hour or two, the motor and serial number, color and model of your car, as well as your own name and address, will be in the hands of patrolmen in the remotest parts of town.

In most cases the alarm goes out to the state's motor patrolmen and to the neighboring states as well. In special cases, state police headquarters sends an alarm throughout a whole section of the country. The city police also list your car on a daily "hot sheet" which is recorded by the state motor vehicle bureau and is eventually made available all over the nation. It may result in the recovery of your automobile hundreds of miles away by a watchful policeman or perhaps by some buyer alert enough



"For Pete's sake, when are you folks going to get delivery of your cars?"

ring specialized in 1946 and 1947 Buicks and is said to have disposed of hundreds of them in New York, New Jersey, Massachusetts, Pennsylvania and Florida.

Auto ring operators often dispose of their hot goods abroad, where prices are high and cars are hard to trace. More than 500 cars were exported before World War II by a combination which had as its kingpin a man Eastern authorities regard as one of the cleverest automobile thieves of all time. Recently released from prison, he shall be known simply as Nick, because he is reported to be going straight.

to check on a car that is offered for sale.

As soon as your car crosses a state line, the FBI may crack down under the provisions of the Dyer Act. Numerous FBI agents are always at work with local authorities on auto cases. In the fiscal year ending June 30, they recovered 11,262 cars worth \$13,403,893 and obtained the convictions of 4,452 persons, according to J. Edgar Hoover. Besides the FBI, another nationwide agency helps make life miserable for the car-snatchers by tying together the hot-car hunts of communities and acting as a clearinghouse for stolen car lists from all over the country. This is the Automobile Underwriters' Detective Bureau, maintained by 196 insurance companies.

Whether he walks or rides, it is part of every precinct patrolman's duty to help recover stolen cars, and the great volume of the traffic is handled by these local policemen. However, the hot-car traffic, like every other field of crime, has special sleuths of its own. Probably the most publicized was the fabulous "Eagle Eye" Gus Schalkham, a New York cop who developed a system for spotting the licenses of hot cars as they crossed the Brooklyn Bridge. He ran up a record of 293 recoveries. As a reward, Gus was assigned to a patrol car of his own to look for stolen cars full time, but this proved his downfall. He shot up from 215 to 275 pounds and an irate commissioner put him back on a beat to reduce. Out along the Bronx docks where there were no cars to chase, life soon lost its zest for Gus, and in 1941 he retired.

#### Systematic search for cars

EAGLE EYE'S modern counterpart on the New York force is "Camera Eye" Jimmy Horn, a wiry and youthful-looking detective of 52, who in 15 years as a foot and squad car patrolman claimed to have recovered 3,000 automobiles. Recently he has been an investigator on the city's automobile squad, but he still spends a good deal of time on patrol. Jimmy's system is to check all suspicious-looking automobiles on his daily hot-car list, then those that are left each night he transfers to a loose-leaf notebook, and at the end of the week the residue goes into a card index for long-range reference.

Almost every large city has a special automobile squad and even the small ones boast one or more specialists in the prevention of auto thefts. They comb used car lots, junk yards, parking lots, gar-

ages and paint and repair shops on the trail of cars listed as missing. They patrol the streets, conduct constant investigations into the activities of thieves and bands of thieves, and also keep an eye on any local citizens who have done time for car-snatching and see that they stay "retired."

#### Buy cars carefully

ALL local and national agencies combating auto thefts conduct educational campaigns, not only to show the car owner how to keep his car from being stolen, but to keep prospective buyers from getting hooked.

"If people wouldn't buy stolen cars, professional thieves wouldn't steal them," points out H. M. Shedd, director of the Automobile Underwriters' Detective Bureau. "A man wouldn't think of investing \$2,000 in a city lot without having the title investigated carefully. Yet, he'll buy a \$2,000 automobile from a total stranger without even taking the trouble to check the engine number against the registration papers."

Beware of sellers offering you a car for less than it's worth, warn auto theft detectives, particularly when they give you some stock excuse—like gambling debts, a sick wife, business losses or a sudden opportunity to make a killing on some investment. Thieves are always in a hurry, and they always shy away from checks. Stall the deal and investigate.

While police consider that you've done your duty if you lock your doors, windows and ignition whenever you park your car, they certainly don't mind if you want to take a few extra precautions. Some careful drivers remove the rotor from the distributor when they have to park on lonely streets. Several thousand motorists over the country, particularly business men and others who often carry valuable merchandise, have equipped their cars with special car theft alarms. These stall the car and set a siren screaming if a thief tries to open them.

A burglar alarm that sets off a gong outside the garage or rings a bell inside the house is an excellent idea, police advise. But if this isn't practicable, they urge strong locks on the garage door, along with hinges that can't be removed from the outside.

A bulletin issued by the Automobile Underwriters' Detective Bureau contains these useful don'ts:

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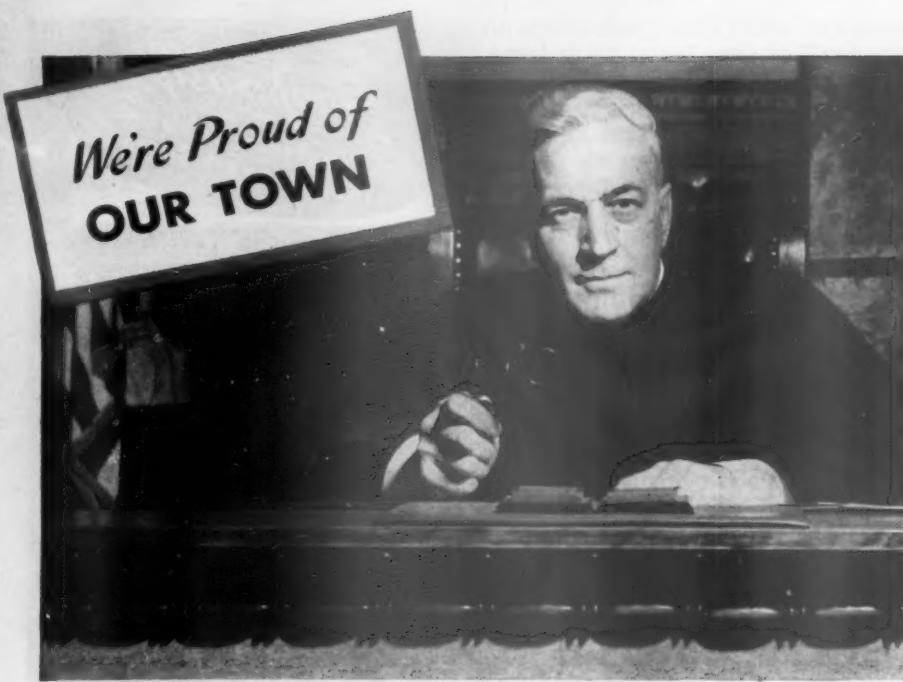
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**Chamber of Commerce of the  
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your wallet; never leave them in the glove compartment or anywhere else about the car.

Beware of small boys who want to mind your car. They may be in cahoots with thieves.

When your car is delivered by a parking garage, don't let it stand around unattended. And above all things, don't let the driver leave the key over the sun visor.

"It's important to let the police know about a car theft right away," says Lt. Grover Cleveland Brown, head of the New York automobile squad. "Professionals get cars off the street in a hurry. Keep a record of your car's serial, license and engine numbers—and it doesn't hurt to mark your car with some secret identifying marks of your own. Just having the car numbers available on the spot may mean the difference between having the police catch the thief while your car is still on the street and having it disappear forever."

**STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912, AS AMENDED BY THE ACTS OF MARCH 3, 1933, AND JULY 2, 1946, OF NATION'S BUSINESS PUBLISHED MONTHLY AT GREENWICH, CONNECTICUT AND WASHINGTON, D. C. FOR OCTOBER 1, 1948.**

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JOHN F. KELLEY  
Signature, Business Manager  
Sworn to and subscribed before me this 27th day  
of September, 1948.  
(Seal)

WALTER HARTLEY  
(My commission expires July 31, 1952)



## Your Job is Her Job

**A**N EXECUTIVE, after trying for six months to land himself a better job, wrote a letter to Matilda Rogers in New York City, an expert at helping people find jobs. "I can sell anything," he said, "as my record shows. But I can't make my record sell me." Three days later, based on the record he had sent to her, the executive had back a streamlined resumé of his prowess. Within a month, after being mailed to six selected firms, the outline brought him a job offer with an almost doubled salary.

Before that, Miss Rogers had turned out a personal selling letter and an experience resumé which had landed a \$15,000 job for an expert comptroller. A copywriter, who couldn't sell himself for more than \$7,500, got his abilities packaged, and leaped into another advertising agency at \$10,000.

Based on the principle that few people know how to merchandise themselves, Miss Rogers does a land-office business as a one-woman ad agency specializing in pushing people instead of products. Although occasionally she performs her magic for women, most of her clients are male executives in the \$5,000 to \$25,000 bracket.

Her work is done by mail. Instructed to "treat me as if I were the president of the company to which you are applying," her clients write her their experience records, stressing what they can do and how well, type of job they want, their accomplishments. After she has finished editing, shuffling and restyling, they get back the result: a pointed account, a quick picture of their values to prospective employers.

In addition to factual resumés, she also edits job letters. Again,

using the client's own words, but picking them up and dropping them neatly in new sequence, she turns out a brief, four-paragraph interest-arousers.

The first paragraph—she calls it the handshake—tells why the applicant chose the particular company to write to, what specific service he can render and why, and appeals in terms of the employer's interests. Paragraph two briefly states what makes the applicant different, cites "for instances." The third paragraph calls attention to the accompanying resumé and the fourth, the clincher, not merely asks for an interview but suggests that the applicant is going to call the employer's secretary for one.

The resultant package—letter and resumé—almost invariably get attention. A job usually follows within three or four interviews.

Not only the unemployed but many employed job candidates use Miss Rogers' services with employment agencies, to circularize lists of employers, and to answer "blind" newspaper advertisements. Many executives, seeking a job change, send her work out via a third person to keep their own identities concealed until the right moment.

Miss Rogers started out as a secretary, then went into public relations and fund-raising work. As a hobby, she helped friends write job-seeking letters and when the Advertising Club of New York put on its job-finding forum for veterans a few years ago, she was a volunteer consultant. After helping many veterans get the jobs they wanted, she was induced to quit fund-raising and go into the job-resumé business professionally. She has been at it now for a couple of years. —BRADLEY NORMAN

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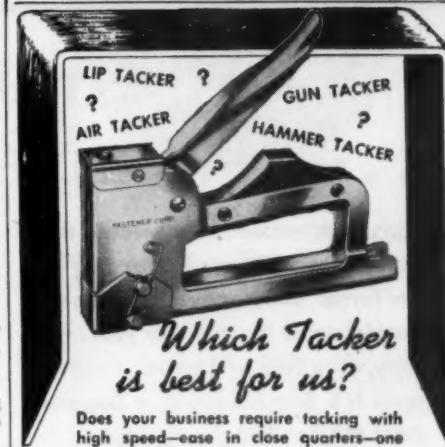
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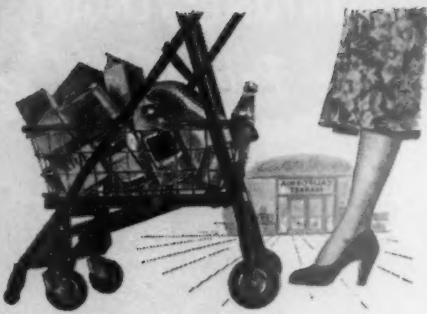
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## By My Way...

By R. L. DUFFUS



### Good deed for the day

I DEVOTED most of one of my days off recently to solving the economic problems of the United States. I am not going to charge for it—I just did it as my good deed of that day. My plan (which I call the Harold S. Noxious Plan, because that is not my name and I am as modest as can be) is to fix things so that everybody will have the same number of dollars he has today, or even more, while at the same time each dollar will buy as much as it did in 1897.

### Paging a weather prophet

VIRGINIA had its first snowfall of this season in early October, two inches on top of Snowy Mountain in Highland County. This seems unfair, because my resident state of Connecticut, which is ever so much farther north, had no snow at that time. I am waiting news from Waterbury (Vt.), whose inhabitants used to watch, and maybe still watch, the lovely Hogback Range for its first white blanket, and then predict snow in the valley six weeks later. This leads me to wonder about the old-fashioned weather predictors, who used to examine the moss on trees, watch birds, study the moon, or moons,



when they were going home late at night and do, for the sheer love of it, what the Weather Bureau does for small annual salaries.

Do the old prognosticators still exist or do they just listen to the radio? I would hate to think them extinct; I knew one once—I can't remember when or where, but he had whiskers, chewed tobacco, sometimes swallowed his cud, and didn't get on with his relatives but was pleasant enough with stran-

gers when not riled about something—who was right one year. I forgot what year it was.

### Old-time Christmas

THERE are Christmases and Christmases, and I suppose most of us remember some of the early ones best. Once there was a Christmas in a cold country, and a small boy went to church with his father, mother, elder brother and little sister. The stars were brighter, in the cloudless sky, than stars ever are today. It was so cold that the



snow crunched like sand underfoot, and the small boy was cold, but not too cold. In the church there was an enormous tree, and every child knew he would receive at least a little bag full of nuts and candy, and quite likely an orange. There were other presents, too, sent in by parents in addition to those kept for the private Christmases at home.

A deacon in those days was an imposing creature, and inclined to be sober to the point of severity, but nobody could be jollier than a deacon handing out presents on Christmas Eve. A small boy would go forward, bashfully but full of eagerness, when his name was called. This small boy received a package labeled, "Not to be opened." It wasn't until he was safely home again that he learned that the label was for the deacon, not for him; but he had obeyed instructions and only then did he unwrap his treasure and bury himself in one of his first and most beloved books—"The Cruise of the Snowbird." And then, of course, he had to go to bed, for the family presents were not laid out till morning, and a boy had to get some sleep if he were to rise as early as

boys did on Christmas morning. There was a sled for him then, if he remembers rightly.

Now most of those who filled the old church with their warm friendliness on that cold night are gone. But I think the church will still be filled this Christmas Eve, and the friendliness that warmed it goes on and on, spreading into new generations and new places. The small boy, grown up, hopes so, and would like to pass along as much of it as he can when he says, to all who will listen, Merry Christmas!

#### The good companion

I SAW a pot-bellied stove not long ago, unless my eyes deceived me, in a little sort of office down in the bowels of a great city railway station. No such stove should be there, of course. The little office should have been heated by electricity or cosmic rays or something modern. But it made me feel cheerful, because I could imagine yardmen and such coming in cold and getting warm; drinking hot coffee, and yarning, just as they used to do long ago in Nebraska—and, yes, Vermont. Next to an open fireplace, a pot-bellied stove is the most companionable object of furniture in this wide world. It is generous and expansive. I have seen small-town folk sitting around such a stove in the village store, telling stories, complaining about the weather, cussing out the local, state and national governments, and all in such a kindly, neighborly way that it does my heart good to remember it. You can't do this with a radiator. What we need is a pot-bellied radiator a person can sit around. Will somebody please invent one?

#### Without benefit of publicity

SCIENTISTS have found traces of a little city in Inyo County, Calif., which may be as much as 15,000 years old. It passed out of active existence because, as I imagine, its inhabitants forgot to write to their friends back home in the Middle West and New England about the climate.

#### Address unknown

I SEE where the Fish and Wildlife Service, after trying for four years, has been unable to find the nesting grounds of the whooping crane. They looked in northwestern Canada and they looked in Alaska but they never arrived at the correct address. I know why, too. The whooping crane stands five feet tall in its stocking feet. A nest that



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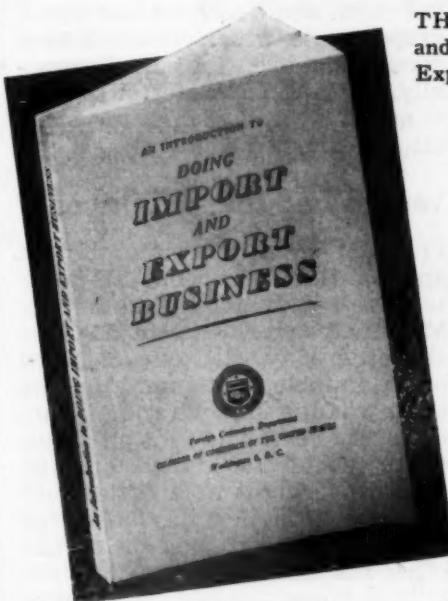
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would be big enough for a bird like that would be big enough for other two-legged creatures standing between five and six feet, or sometimes a little more. If the whooping crane let on where he lived the first thing he knew he would go down to the corner drugstore some day for a soda and a chat with the other whooping cranes and when he came back he wouldn't have any home—somebody with a radio and a 1936 motor car would have moved in.

### Petunia on diet

RATS are just as foolish as men about eating what is not good for them. So I judge from a report made public recently by the Nutrition Foundation, Inc., of New York City. Rats who were permitted a free choice among foods ate a lot—even too much. Unfortunately for themselves they ate what they liked, instead of sticking to a well-balanced diet, and this shortened their lives.

I told this to Petunia, the scientifically minded Duffus cat, who instantly replied that she would have lamb chops for dinner instead of the more usual horse meat. Give her the materials, she said, and she would balance any diet whatsoever; and just to show how good she was at balancing she darted up on the roof and balanced on the edge of the ridgepole. I also showed Petunia a report from Moultrie, Ga., that an 11 year old cat named Muffet had just completed her hundredth kitten. Petunia sniffed scornfully. At that rate, she said, the earth would soon be half a mile deep in cats, which wouldn't be a good thing, even for cats. Personally, she said, she preferred quality to quantity. And then, being modest, she blushed slightly.

### Leaves and the taxi driver

IT MAY be a little late to talk about autumn leaves but it is never too late to talk about taxi drivers. My wife took a ride in the Big City the other day with one of these often amiable gentlemen. He said there was one thing he and his wife did every year. They got on a bus, drove about 150 miles upstate, stayed overnight at a little place they knew, and next day looked the leaves over. Then they got on another bus and came home.

"You know," he said, "it rests me to go somewhere on something I don't have to drive." Then he whipped around a slow-moving passenger car, tooted his horn at a pedestrian crossing in the mid-

dle of a block and had a brief exchange of words with another taxi driver who was crowding into his lane. But my wife knew what was in his heart—maples flaming like fire, the glory of great open valleys and at night the quiet autumn stars. And she added one more to her collection of unusual taxi drivers—indeed, aren't they all?

### Lines to a wayward pin

THE new shirt I put on this morning had ten pins in it, and not exactly where you would expect them to be, either. I did not get them all out when I put the shirt on, but they are all out now. At least, I hope so. The painful sensation I have been having in my collarbone turned out not to be a new and deadly disease; it was just a pin trying to get out of the shirt and into me. Now, I do not propose to upset the shirt and pin industries by coming out against pins in new shirts. They are put there, I know, to keep us from taking too much for granted. What I do want to ask, and I believe this will encourage men to buy more shirts, is that the pins be placed where they can easily be found and extracted—let us say in a neat row along the breast pocket. It is little things like this that keep down the ugly spirit of unrest.

### Safe anchor for sanity

NOW that the election is over, and all that, and winter coming on, and things going wrong in many parts of the world, and a lot of us having to pay federal income taxes on income we had subconsciously but mistakenly assumed was our own, it is a comfort to see that women



are still wearing funny hats. I don't know how the world kept its sense of humor and its sanity before women took to wearing such hats. A sensible hat on a woman would be just about the last straw.

### The smith who lived too soon

IF I telephoned somebody at random and asked him who invented the electric motor, promising him or her \$64,000 worth of prizes if he or she knew, I don't think the an-

swer would be Thomas Davenport, who was born in Williamstown, Vt., one of my old home towns, on July 9, 1802. But I passed through Williamstown on a sentimental journey not long ago, and an inscription on a copper plate set in a native rock in front of the sweet little village library says he did. The "Dictionary of American Biography" says so, too.

He was a poor boy who was apprenticed for seven years to a blacksmith. When his apprenticeship was over he bought a shop of his own in Brandon, Vt., got to experimenting with magnets, made an electric motor that would run and (1836-37) received a patent on it. It is believed that he applied his motor to a printing press and made a model of an electro-magnetic player piano. He died, still poor, in 1849 (the "Dictionary" says 1851 but it probably errs). He was one of those gifted, eager men who run before the dawn and never live to see the sunrise.

But I have a personal reason for bringing Thomas Davenport up. The copper plate says that the blacksmith shop where he learned his trade stood "near this spot." When I was a boy in Williamstown there was, indeed, such a shop. In it there worked a blacksmith who must have been born before Davenport died, for he had fought in the Civil War. He would stand there heating his iron, or holding a horse's great hoof in his aproned lap, and we would try to get him to tell us war stories. He never would. He said he hadn't seen much of the war—too much dust and smoke. We knew he was a hero, though, because he was so calm even when it seemed plain that he stood a fair chance of being kicked right through the wall of the building. I see it all to this day—the red embers, the sun splashing among the shadows; I smell the acrid fumes of singed hoofs. Peace to his ashes—and to Davenport's!

### Against baled hay

I WISH farmers would stop baling their hay, even though it may keep better and take less space when baled. Haycocks in a field are picturesque. Bales of hay are not. I hope this situation will be corrected before the next haying season rolls around. I do not wish to have my vacation trips into the rural areas spoiled by agriculturists who will not go to a little trouble and expense to live up to the grand old traditions. Imagine Maud Muller baling hay.



To make the steam which blows a locomotive whistle used to cost about one-third of a cent per "toot." Today it costs at least twice as much.

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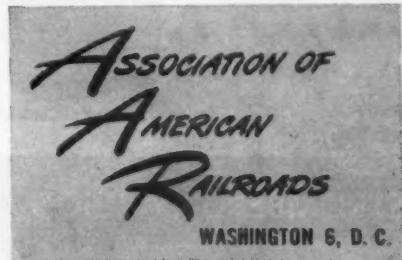
must pay for materials and supplies. What does this mean to you?

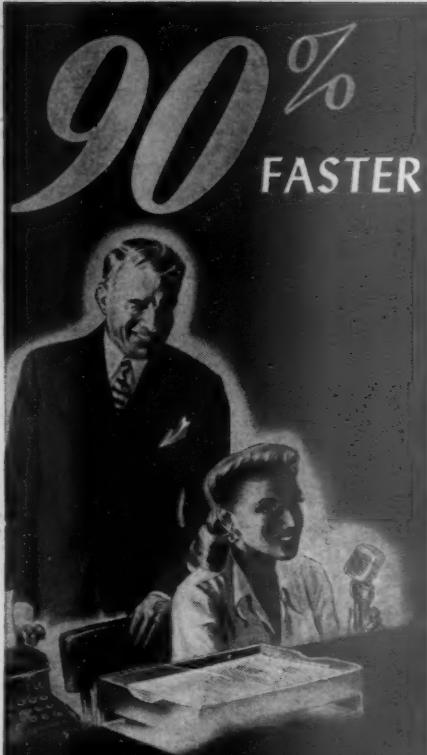
Just this—our nation needs railroads which are strong and healthy. That's the only kind of railroads that can produce adequate, low-cost transportation in time of peace—and meet national needs in time of war.

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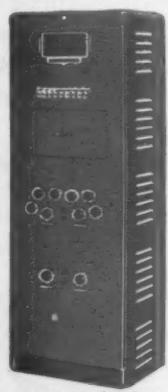
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"The outward forms the inward man reveal"—OLIVER WENDELL HOLMES



## Why fabrics get better all the time

31 CHEMICALS helped make that shirt!

And those chemicals—plus many others—bring you brand-new fabrics of finest quality. They create new color effects and radiant "combination" tones and patterns in modern clothing...rugs...draperies...blankets. These better fabrics are made possible by *better materials*.

Chemically made fibers, for example, that challenge nature's best in wear and appearance. Better chemicals, too, in wetting agents...shrink-proofing treatments...solvents for dyes...and other "musts" that are a part of modern textile manufacturing.

Also in the picture are stainless steels for dyeing vats that are easy to clean and resistant to corrosive acids and alkalies. Plastics for bobbins, pins, levers, control handles

and for many another tool part. And even such *new and better materials* as synthetic sapphire for the thousands of thread guides on huge textile machines.

*Producing these better materials and many others—for the use of science and industry and the benefit of mankind—is the work of the people of UNION CARBIDE.*

**FREE:** You are invited to send for the illustrated booklet, "Products and Processes," which describes the ways in which industry uses UCC's Alloys, Carbons, Chemicals, Gases and Plastics.

**UNION CARBIDE**  
*AND CARBON CORPORATION*  
30 EAST 42ND STREET **UCC** NEW YORK 17, N. Y.

*Products of Divisions and Units include*

LINDE OXYGEN • PREST-O-LITE ACETYLENE • PYROFAX GAS • BAKELITE, KRENE, VINYON, AND VINYLITE PLASTICS

NATIONAL CARBONS • EVEREADY FLASHLIGHTS AND BATTERIES • ACHESON ELECTRODES

PRESTONE AND TREK ANTI-FREEZES • ELECTROMET ALLOYS AND METALS • HAYNES STELLITE ALLOYS • SYNTHETIC ORGANIC CHEMICALS



## **Ice Gave All 48 States a Seashore...**

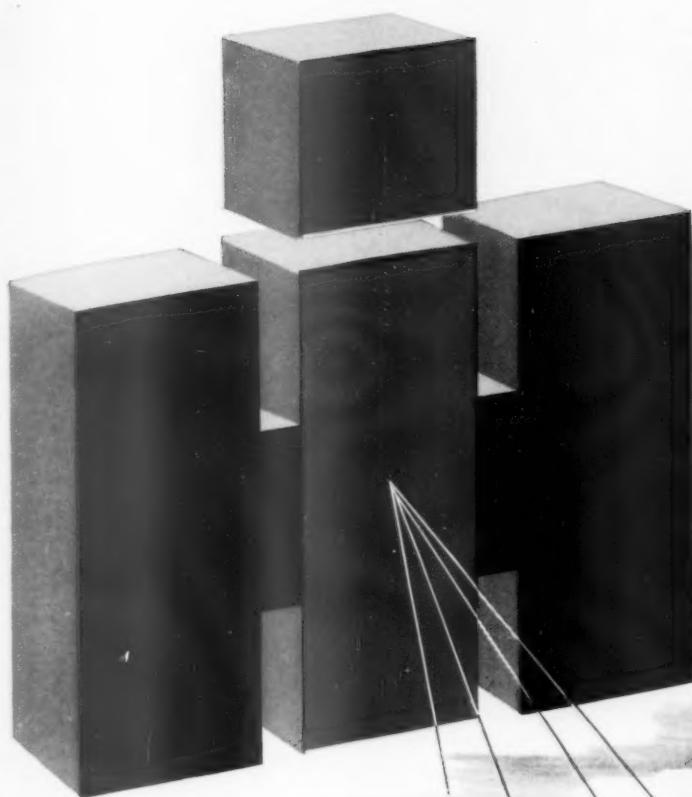
America's early fishermen little dreamed that ice, which drove them off the Atlantic in winter, would some day bring to your table, wherever you dined, all the delicacies of the sea the year 'round.

Today, thanks to refrigeration and fast transportation, a great industry supplies all America with seafood in great and appetizing variety—fresh lobsters, crabs, tender scrod and pompano, shrimp, oysters on the half shell, whatever your favorite may be. Each is delicious—especially when served with golden, brilliant Budweiser. This world-famous beer brings out the flavor of fine food, yet it never loses the distinctive taste that makes it preferred wherever you go.

# **Budweiser**

TRADE MARK REG. U. S. PAT. OFF.

**ANHEUSER-BUSCH  
SAINT LOUIS**



THIS SYMBOL MEANS...

*Product of*  
**INTERNATIONAL  
HARVESTER**



Newest giant of power and pull in the earthmoving field, the 18-ton, 180-horsepower International TD-24 Diesel Crawler—to speed up America's road building and heavy construction projects.



A quarter of a century ago, an engineer's idea . . . today, a reality: a group of five all-purpose tractors with matched machines for every size farm, every crop and soil condition. That's the Farmall System! Above: Farmall C with TOUCH-CONTROL.



Two International Harvester Freezers—4 and 11 cu. ft. sizes—bring the year-around, at-hand convenience of frozen foods to large and small families alike. And see the new IH household refrigerator.

Good listening! James Melton on "Harvest of Stars."  
Wednesday night, CBS Network.

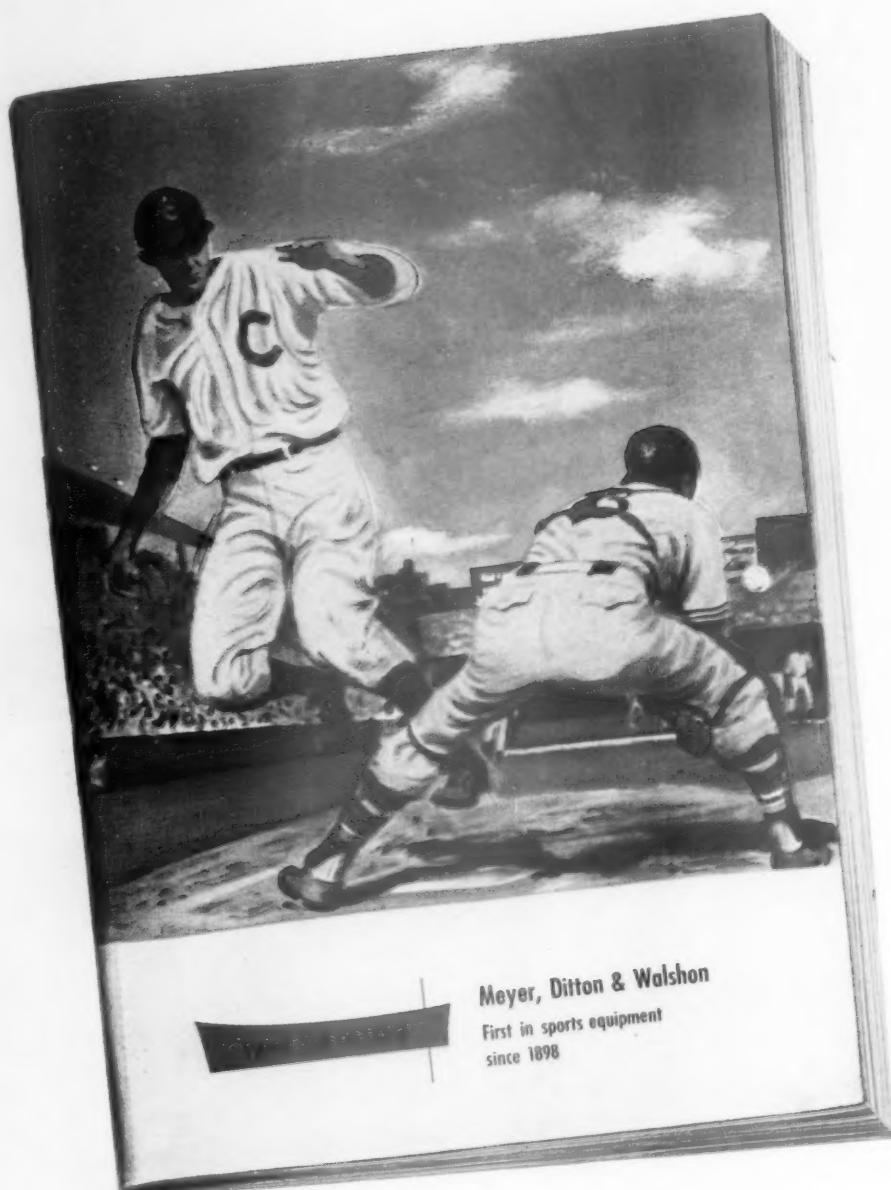
**INTERNATIONAL HARVESTER COMPANY**

180 North Michigan Avenue

Chicago 1, Illinois

Before choosing any printing paper . . .

# Look at Levelcoat\*



## Look at Levelcoat... for brightness

Should the product you picture in your new catalog sizzle? Should it sparkle with sales appeal? Then make it come alive—against the setting of lustrous Levelcoat\* printing paper. Yes, Levelcoat papers are brilliant from the body fiber out—*brighter* because they're *whiter* than ever!

## Look at Levelcoat... for smoothness

Smooth as richest country cream, the flowed-on surface of Levelcoat is a triumph of precision manufacture. Test it. Print with it. Let the smoother surface of Levelcoat give you smoother, truer press impressions ream after ream, run after run.

## Look at Levelcoat... for printability

Printers and advertisers alike depend on the printability of Levelcoat for the smooth, trouble-free production of uniformly beautiful work. Let this outstanding Levelcoat quality produce finer results for you, too. Give your printing the Levelcoat lift!

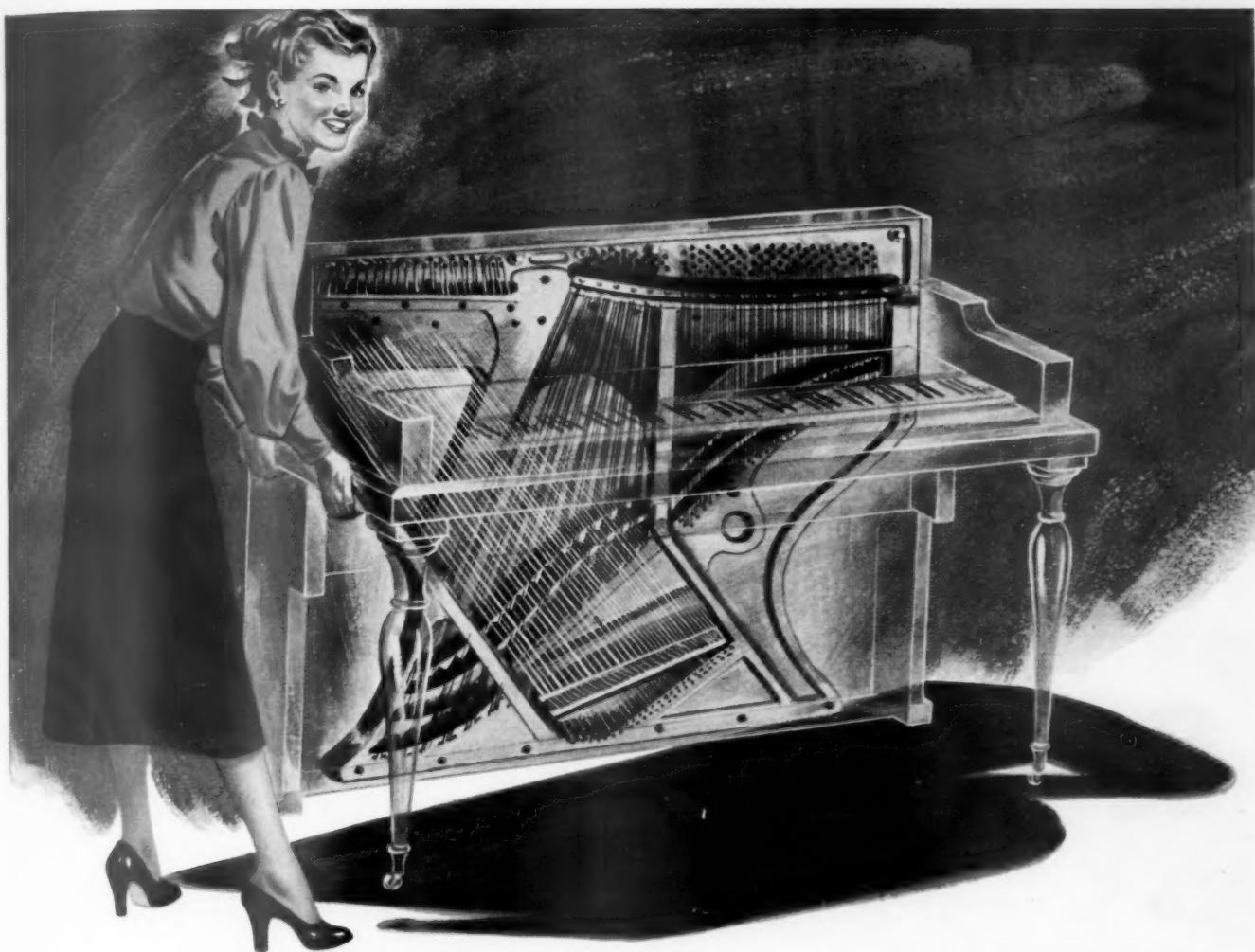
IT PAYS TO LOOK AT LEVELCOAT



Levelcoat\* printing papers are made in these grades: Trufect†, Kimfect†, Multifect† and Rotofect†.

KIMBERLY CLARK CORPORATION, NEENAH, WISCONSIN

\* TRADEMARK  
† T. M. REG. U. S. PAT. OFF.



## The Piano Business Gets a LIFT

... when Alcoa Aluminum Castings Replace Heavy Metal! Even a well-trained husband who'll rearrange the living room every Spring braces his feet at piano-moving. You can see the main reason above. It's the big metal plate that holds the strings—and it's always tipped the scales at around 125 pounds.

No wonder it gave the piano business a *lift* when Winter & Company replaced their heavy metal plate with an Alcoa Aluminum one weighing 45 pounds! As perfected, this big casting from our foundries is strong—to resist the 18-ton pull of the taut strings. It's stabilized, to provide fine tonal quality and stay in tune. And its cost today is competitive with the old-fashioned, heavy metal plate!

Thus an Alcoa Aluminum Casting is out to chal-

lenge an industry—on its light weight alone! With other advantages, in other industries, Alcoa Castings are effecting similar changes.

In one plant, their corrosion resistance means no painting, simple finishing. In another, they are popular for their superior machinability. In still another, they are welcome for the ease with which they swing through production, where iron castings had to be hoisted and trucked.

The change from heavy metal to Alcoa Aluminum Castings may make *your* product easier to handle, give it new long life, add unbeatable sales appeal. Consult your nearest Alcoa sales office, or write ALUMINUM COMPANY OF AMERICA, 1793 Gulf Building, Pittsburgh 19, Pennsylvania.

# ALCOA

FIRST IN  
ALUMINUM

*This policy  
helps all America  
produce*

Alcoa makes castings for other manufacturers to fabricate into finished products. That basic Alcoa policy—making aluminum—and helping



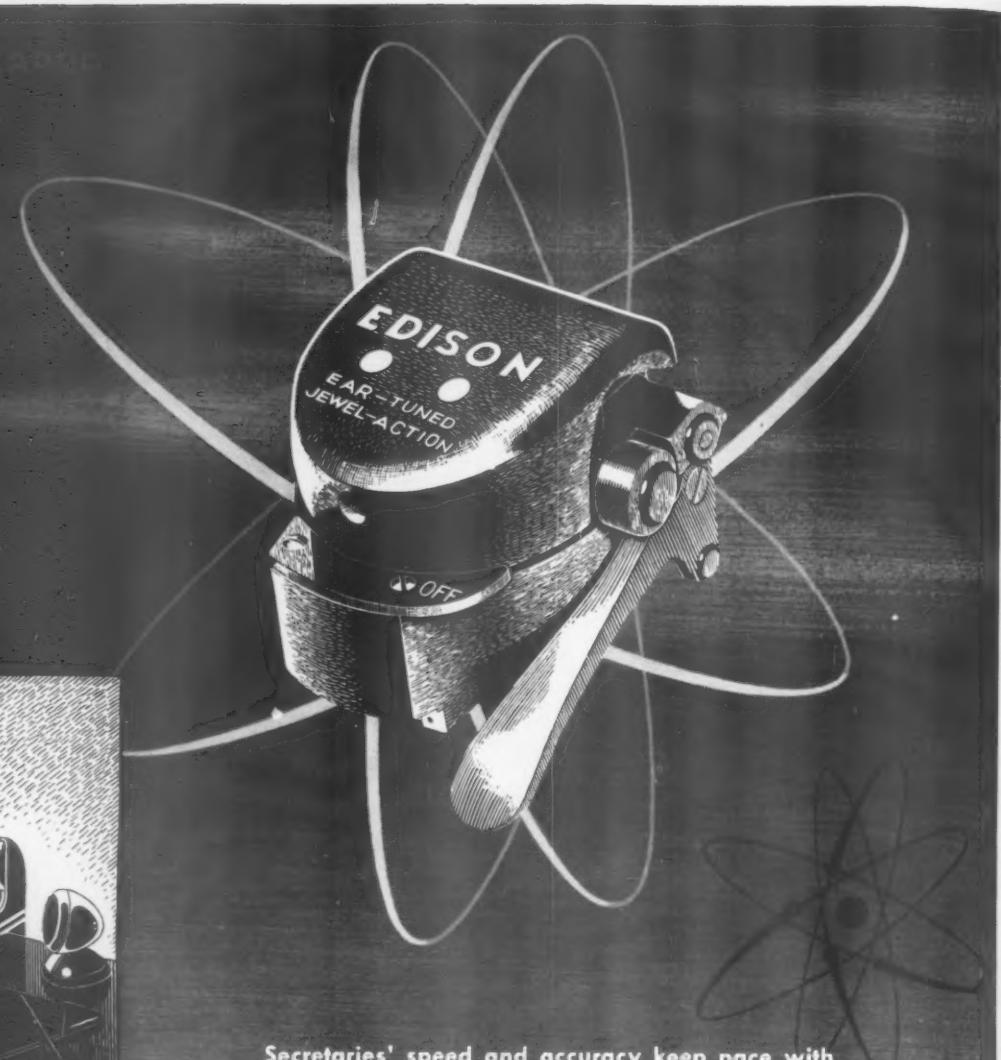
others to make the finished aluminum products—adds up to more business enterprises, more jobs, and more and better things of aluminum.



EDISON ELECTRONIC VOICEWRITER



PHONE "EDPHONE" in your city or  
write Thomas A. Edison, Incorporated,  
West Orange, New Jersey. In Canada:  
Thomas A. Edison of Canada, Ltd.,  
Toronto 1, Ontario.



Secretaries' speed and accuracy keep pace with executives' speed and convenience . . . when the Edison Electronic Voicewriter adds electronic correction to the recorded voice. Exclusive Ear-Tuned Jewel-Action rejects unnecessary low-frequency tones that confuse the transcriber . . . captures word-sharpening high-frequency tones that other dictating machines miss. Efficiency improves . . . errors vanish. No other instrument matches Edison understandability . . . because only Edison has Ear-Tuned Jewel-Action.

*Thomas A. Edison*

Only the EDPHONE MAN brings you the exclusive advantages of Ear-Tuned Jewel-Action.



# Stirrings of the future

**NEW GEON paste resins mean  
simplified molding, casting, coating, and dipping**

THE picture you are looking at is *not* an exaggeration.

"Geon Paste Resins" means new things in the vinyl plastics field. A new resin-plasticizer paste can now be prepared by a simple stirring operation. In many applications it will eliminate the need for heavy and expensive milling equipment, grinding, dangerous volatile solvents, and high pressure molding,

calendering or extruding operations.

The new Geon Paste Resin can be mixed as simply as you see it done here. Color—any color, brilliant or pastel—can be added. The mixture can be molded, cast, extruded—used for coating and dipping for paper and textiles. Thin, medium, or heavy films can be developed—supported or unsupported. These can be beautifully

embossed or printed as simply as those produced by any other process. And in casting, there is virtually no shrinkage in the mold even though no pressure is used. In dipping and coating, usually only *one* operation is called for. Yet Geon Paste Resin results in a tough, homogeneous, and flexible body.

From packaging to luggage, upholstering to shoe soles, toys to large electrical cables, Geon Paste Resin will make its contribution. We make no finished products from Geon or from any of our other raw materials. However, we are glad to work on special problems or applications. And we believe you will want the bulletin just published on Geon Paste Resin. To receive it, please write to Department E-3, B. F. Goodrich Chemical Company, Rose Building, Cleveland 15, O.



A DIVISION OF  
THE B. F. GOODRICH COMPANY

**B. F. Goodrich Chemical Company**

GEON polyvinyl materials • HYCAR American rubber • KRISTON thermosetting resins • GOOD-RITE chemicals

## A Hit on Wheels

...and featured star  
**RAVEN MALONE**  
 agrees—in roller  
 skating...and in  
 cigarettes too—  
 "EXPERIENCE IS  
 THE BEST TEACHER"!



SKATING comes naturally to Raven Malone! Her father is a well-known skating dancer. Above is a samba step from her own routines.



Equally at home on roller skates or ice skates, Raven started with several years of ballet training...evidenced in this entrance step she used in a revue.



It took a high-speed camera to catch this step! Raven says, "Experience is the best teacher—in cigarettes too. It's Camels for me!"



Let your "T-Zone" tell you why



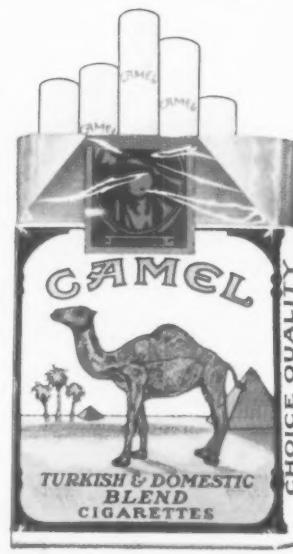
# More people are smoking Camels than ever before!

•All over the country... more and more smokers are finding that Camels suit them best! They smoked several brands—*compared* them... for flavor, mildness, and coolness. And smoker after smoker chose from experience the cigarette made from choice tobaccos, properly aged and expertly blended... Camel!

Try Camels *yourself*. See how that rich, full flavor delights your Taste... how that cool mildness appeals to your Throat.

See if Camels don't suit your "T-Zone" to a "T"!

THE CHOICE OF EXPERIENCE!



According to a  
 Nationwide survey:

**MORE DOCTORS  
 SMOKE CAMELS  
 THAN ANY OTHER  
 CIGARETTE**

Three leading independent research organizations asked 113,597 doctors what cigarette they smoked. More doctors named Camel than any other brand!

R. J. Reynolds Tobacco Company  
 Winston-Salem, North Carolina

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